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ABSTRACT

This publication presents profiles of displaced homemakers and single parents through analyses from estimates from the Current Population Survey conducted in March 1989. Section 1 on displaced homemakers focuses on three areas. The first part presents a demographic profile of displaced homemakers: their marital status (how they became displaced homemakers), race, and family status (whether they have children). The second part focuses on their economic status, including their employment patterns, educational attainment, and the incidence of poverty and near poverty among displaced homemakers. The third part discusses homeownership rates and living arrangements, particularly the phenomenon of "doubling up" (displaced homemakers who share the housing of relatives and nonrelatives). A fourth part shows distribution by state and region. Section 2 provides the same analyses for single parents as are found in the first three parts of the section on displaced homemakers. Section 3 is a demographic profile of women raising children alone. Thirty charts are included. The report concludes with a section of implications for service providers, for public policy, for nongovernmental income support, and for employers. (YLB)

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A STATUS REPORT ON DISPLACED HOMEMAKERS AND SINGLE PARENTS IN THE 1980s

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The More Things Change...

A STATUS REPORT ON DISPLACED HOMEMAKERS AND SINGLE PARENTS IN THE 1980s

May 1990

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CONTENTS

Acknowledgements i

List of Charts iv

Introduction vi

SECTION I: DISPLACED HOMEMAKERS

Key Facts 1

1. A Demographic Profile of Displaced Homemakers 3

2. Economic Status of Displaced Homemakers 13

3. Displaced Homemakers and Their Housing Status 23

4. Displaced Homemakers: Distribution by States and Regions 31

SECTION II: SINGLE PARENTS

Key Facts 35

1. A Demographic Profile of Single Parents 37

2. Economic Status of Single Parents 41

3. Single Parents and Their Housing Status 45

SECTION III: WOMEN RAISING CHILDREN ALONE

Key Facts 47

1. A Demographic Profile of Women Raising Children Alone 49

Conclusions and Recommendations 57

Technical Note 67

Methodology 69

LIST OF CHARTS

		Page
SECTION I:	DISPLACED HOMEMAKERS	
CHART 1.	Age by Marital Status	4
CHART 2.	Marital Status by Race	6
CHART 3.	Displaced Homemakers and Race (1980 and 1989)	7
CHART 4.	Age by Race	9
CHART 5.	Percentage with Children Younger Than 18 Years Old	10
CHART 6.	Percent with Children Under 18 Years Old, by Age by Race	11
CHART 7.	Employment (1980 and 1989) Mid-Life Displaced Homemakers	13
CHART 8.	Percentage Employed by Age by Marital Status	15
CHART 9.	Percentage Employed by Race by Age	16
CHART 10A.	Employment by Children by Age	17
CHART 10B.	Type of Employment by Children by Age (for children under 18 years of age)	17
CHART 11A.	Education by Race by Age: Younger Displaced Homemakers (under 35 years old)	18
CHART 11B.	Education by Race by Age: Mid-Life Displaced Homemakers (35-64 years old)	18
CHART 12.	Education by Employment by Age	19
CHART 13.	Poverty by Age by Race	22
CHART 14.	Displaced Homemakers and Their Living Arrangements (1980 and 1989)	24
CHART 15.	Comparison of Selected Subgroups of Displaced Homemakers Compared to All Displaced Homemakers	27
CHART 16.	Homeownership by Marital Status by Living Arrangements	29
CHART 17.	Homeownership by Race by Living Arrangements	30
CHART 18.	Displaced Homemakers in the United States (Comparison of Displaced Homemakers, 1980 and 1989)	32
CHART 19.	Displaced Homemakers by Census Regions (Comparison of Displaced Homemakers, 1980 and 1989)	33
SECTION II:	SINGLE PARENTS	
CHART 20.	Age by Race	38
CHART 21.	Education by Race	39
CHART 22.	Percentage Employed by Race by Age	42
CHART 23.	Poverty and Near Poverty by Age	44
CHART 24.	Poverty and Near Poverty by Race	45
CHART 25.	Homeowners by Race	48

Page

SECTION III: WOMEN RAISING CHILDREN ALONE

CHART 26. Age by Employment Status 53
CHART 27. Percentage with High School Diploma by Race by Age 54
CHART 28. Poverty and Near Poverty by Age 55
CHART 29. Poverty and Near Poverty by Race 56
CHART 30. Poverty and Near Poverty by Employment Status 57

The 1980s were a decade of unprecedented change for women all over the world—Bishop Leontine Kelly, Sandra Day O'Connor, Sally Ride, Geraldine Ferraro, Wilma Mankiller, Corazon Aquino, Benazir Bhutto, Ileana Ros-Lehtinen—were among those whose skills, daring and leadership we celebrated. Reports of change for women became commonplace.

American women also made the headlines as they entered the paid labor market in record numbers. With this change has come a new set of assumptions. Women are now "expected" to work, regardless of their marital status. Barriers which once prevented women from entering employment and achieving long-term economic self-sufficiency have been eliminated. Displaced homemakers should no longer be a concern. Or should they?

Despite the headlines, a significant number of women still are not members of the paid labor force. The Bureau of Labor Statistics (BLS) reported in 1989 that 43% of women—or 41.6 million—were not in the labor force. For millions of others, interrupted work histories because of family responsibilities became the norm. BLS also reported that in 1989 approximately 22 million married women were not working for wages, most were dependent on their spouse's income. Divorce, separation, death, and spousal disability may leave millions of these women with little or no immediate income.

As we begin a new decade, two important questions must be answered. How much economic change for women has actually occurred over the last ten years? What are the challenges that face those who work with and on behalf of economically vulnerable women? With this report, the National Displaced Homemakers Network takes the first step in addressing these questions.

Three areas are focused on in this study. The first section presents a demographic profile of displaced homemakers: their marital status (how they became displaced homemakers), race, and family status (whether or not they have children). The second section focuses on their economic status, including their employment patterns, educational attainment, and the incidence of poverty and near poverty among displaced homemakers. The third section discusses homeownership rates and living arrangements, particularly the phenomenon of "doubling-up"(displaced homemakers who share the housing of relatives and non-relatives). The same analyses were also conducted for single parents.

In 1987, the Network released *A Status Report on Displaced Homemakers and Single Parents in the United States*, which was based on analyses of the 1980 Census. This report updates and broadens that study. The new data analysis presented here is derived from the Census' 1989 Current Population Survey. Two types of analysis are included. The first compares the numbers and the situation of displaced homemakers in 1980 to those in 1989, to determine changes and trends. The second analysis, which uses a more inclusive definition of displaced homemakers, examines in detail the situation of displaced homemakers in 1989.

Although displaced homemakers range in age from young women in their teens to widows in their seventies, this report will focus on displaced homemakers in their prime working years; that is, women who are between 35 and 64 years old. This group accounts for about one-third of displaced homemakers currently, but of course what happens during these years very much determines the economic status and choices open to displaced homemakers who are older.

While the 1980s proved to be a decade of progress for many women, with significant changes in work patterns and career opportunities, displaced homemakers and single parents are still facing the same situations and challenges they faced at the beginning of the decade. "The More Things Change," the more they stay the same.

KEY FACTS

DISPLACED HOMEMAKERS IN THE UNITED STATES

WHAT IS A DISPLACED HOMEMAKER?

A displaced homemaker is a woman whose principal job has been homemaking and who has lost her main source of income because of divorce, separation, widowhood, disability, or long-term unemployment of a spouse, or loss of eligibility for public assistance. If she is employed at all, she works part-time or for part of the year. Many of these women have serious trouble finding jobs that are adequate to support themselves and their families.

Displaced homemakers who are working full-time, as well as raising children, are counted among the single parent population; women who are working full-time and do not have children, but who meet other elements of the displaced homemaker definition, are not included in this report.

WHO ARE THE DISPLACED HOMEMAKERS IN THE UNITED STATES?

The 1989 Census data shows that the number of displaced homemakers increased by nearly 12 percent during the 1980s, from 13.9 million in 1980, to 15.6 million in 1989. Of these women, approximately 75.6 percent are White, 6.4 percent are Hispanic, 15.6 percent are Black, and 2.3 percent are of other races. One-third, or 30.5 percent, of all displaced homemakers are in their prime working years, ages 35-64 years old. Fifty-eight percent are over age 65 and 11.5 percent are less than 35 years old.

Mid-life (35-64 years) and younger (less than 35 years) displaced homemakers have considerable racial diversity: among mid-life women, 63.7 percent are White, 9.8 percent are Hispanic, 23.0 percent are Black, and 3.5 percent are of other races. Among younger displaced homemakers, 62.8 percent are White, 21.1 percent are Black, 13.4 percent are Hispanic, and 2.7 percent are of other races.

The majority of mid-life and younger displaced homemakers have been displaced by divorce or separation: 55.1 percent of displaced homemakers ages 35-64 and 87.7 percent of displaced homemakers less than 35 years old are divorced or separated. Conversely, 89.4 percent of displaced homemakers over age 65 are widows.

Nearly one-third of displaced homemakers in their prime working years have children younger than 18 years living at home. Among displaced homemakers less than 35 years old, more than three-fourths have young children.

ARE THEY WORKING?

Forty-one percent of all displaced homemakers work part-time or seasonally; 59 percent are unemployed. Among mid-life displaced homemakers, there has been a dramatic increase in the number who are employed outside the home, from one-third in 1980 to 42.9 percent in 1989, an increase of almost 10 percent. All of this increase has been in part-time or seasonal work.

HOW MUCH EDUCATION DO THEY HAVE?

The number of displaced homemakers who lack a high school diploma has declined over the decade, but 45 percent still have not completed high school; 35.2 percent have completed high school, and 19.8 percent have one or more years of college.

WHAT IS THEIR ECONOMIC STATUS?

The majority of displaced homemakers are still in households which have inadequate incomes: in 1989, 57.4 percent of displaced homemakers were in or near poverty compared to 60.8 percent in 1980. Thirty-five percent of all displaced homemakers have incomes below the poverty level, while another 22 percent are below 150 percent of the poverty level. In spite of increased educational attainment and labor force participation, almost half of displaced homemakers ages 35-64 are poor; six out of ten have incomes below 150 percent of the poverty level.

WHAT IS THEIR HOUSING STATUS?

Over the 1980s the most dramatic change in housing arrangements was the number of displaced homemakers who "doubled-up" with unrelated people to share housing. The number of displaced homemakers who were heads of families and who shared housing with unrelated families grew to 43.3 percent, while the number of individual displaced homemakers who shared housing with unrelated people grew by 52.7 percent.

Homeownership declined slightly among displaced homemakers during the 1980s, from 58.7 percent in 1980 to 56.1 percent in 1989. While most widows own their own homes, nearly two-thirds of separated or divorced women lose homeownership and become renters when their marriage is disrupted through divorce or separation.

1. A DEMOGRAPHIC PROFILE OF DISPLACED HOMEMAKERS

What Is a Displaced Homemaker?

A displaced homemaker is a woman whose principal job has been homemaking and who has lost her main source of income because of divorce, separation, widowhood, disability or long-term unemployment of a spouse, or loss of eligibility for public assistance. If she is employed at all, she works part-time or for part of the year. Many of these women have serious trouble finding jobs that are adequate to support themselves and their families.

Women who are working full-time, year-round, and raising children, but who are also displaced homemakers, are counted among the single parent population. Women without children who are working full-time but who meet other elements of the displaced homemaker definition are not included in this report.

This report includes "nonhouseholder" displaced homemakers ("Nonhouseholder" is a term used by the Census department and refers to people who are not family or subfamily heads, nor live on their own in housing they own or rent themselves). These women were not included in the 1980 tabulations reported in the previous Status Report on Displaced Homemakers and Single Parents in the United States. Essentially, these displaced homemakers are women who are sharing housing owned by others, usually relatives (see "Technical Note").

How Many Displaced Homemakers Are There?

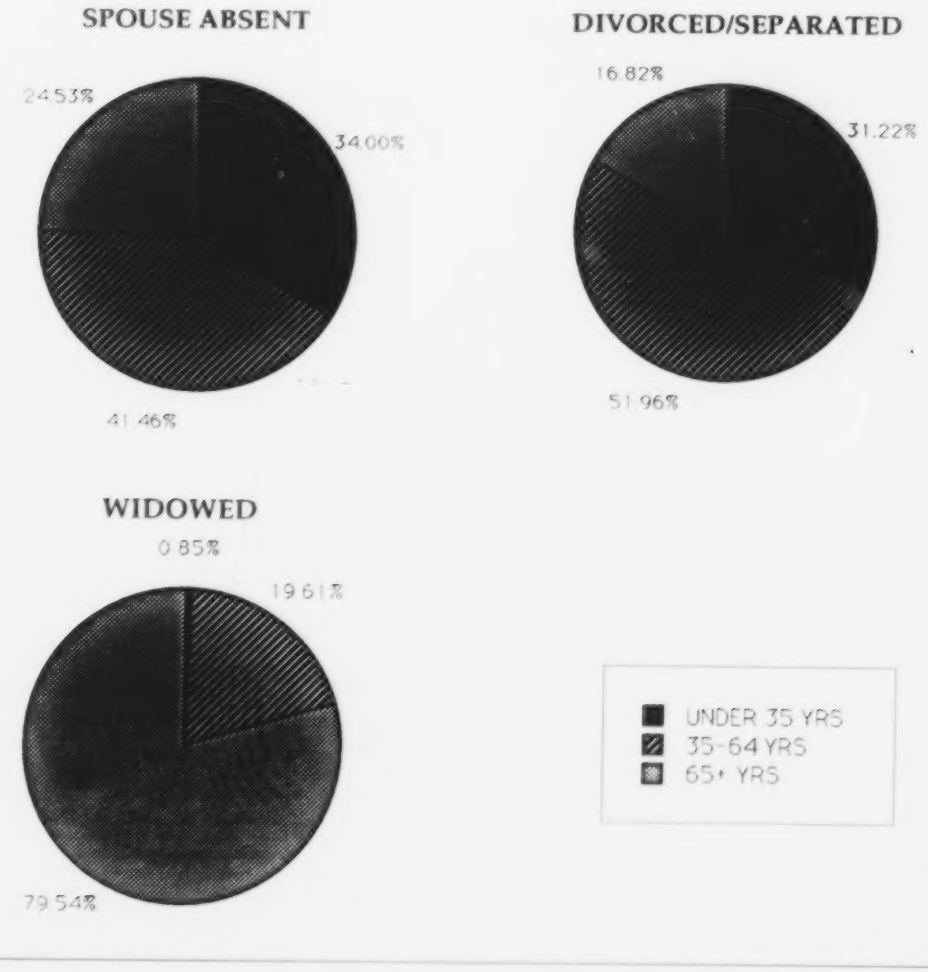
The number of displaced homemakers increased during the 1980s, from 13.9 million in 1980, to 15.6 million in 1989, an increase of about 12 percent, or almost 200,000 per year. (These figures include non-householder displaced homemakers, who total about 2.3 million women. They are included in the analysis of 1989 data reported here, unless otherwise stated. See "Technical Note.").

Reasons for Becoming a Displaced Homemaker

As in 1980, the major cause of displacement for homemakers is the death of their spouse. However, the nation's high divorce rate is reflected in the change in the 1989 data. Since 1980 the proportion of displaced homemakers who are widows has decreased slightly, from 67 to 65 percent, and the proportion who are displaced by divorce or separation increased by a similar amount (2 percent), to about one third of displaced homemakers. (The proportion of displaced homemakers with an absent spouse has stayed the same—about 2.6 percent.)

Age has a strong relationship to the cause of displacement—older displaced homemakers tend to be widowed, while younger displaced homemakers are more likely to be displaced by divorce or separation. Nine out of ten (89.4 percent) older (65 years and older) displaced homemakers are widowed, while only 4.7 percent of younger displaced homemakers (under 35 years old) are widowed.

CHART 1. DISPLACED HOMEMAKERS: Age by Marital Status



Conversely, divorce or separation is the major cause of displacement among displaced homemakers younger than 65 years: 87.7 percent of younger displaced homemakers (under 35 years old) are divorced or separated, and the majority (55.1 percent) of displaced homemakers ages 35-64 have been displaced by divorce or separation.

There are important differences between racial groups as well. Whites are much more likely to be widowed (70.3 percent) than are Hispanics (40.1 percent) and Blacks (49.2 percent). These differences are in part because White displaced homemakers are older on average, and older displaced homemakers of all races are most likely to be widowed. Racial differences are reduced when compared within age groups. Among displaced homemakers over 65 years, 90.6 percent of White, 80.8 percent of Hispanic and 82.0 percent of Blacks are widowed. Among displaced homemakers ages 35-64, 44.4 percent of Whites, 32.6 percent of Hispanic and 36.1 percent of Black displaced homemakers are widows. However, differences remain. A greater share of women of color who are widows are under age 65. While less than a fifth of White widows are younger than 65, more than 40 percent of Hispanic and Asian widows and about a third of Black and Native American widows are under 65 years old.

Displaced Homemakers and Race

Since 1980, the percentage of displaced homemakers who are women of color has increased slightly, by 2.1 percent. The percentage of displaced homemakers who are Hispanic increased the most, from 4.7 to 5.8 percent of displaced homemakers, and the proportion of Black displaced homemakers rose the least, from 15.7 to 16.2 percent. Women of other races and ethnic origins, including Asian Americans, Native Americans/Indians, and others, increased their proportion by 0.5 percentage points to 1.9 percent. (These comparisons assume that all Hispanics are White, as was done with the 1980 census data (see Status Report Report on Displaced Homemakers and Single Parents in the United States); unless otherwise stated, however, subsequent analyses presented here will use racial and ethnic origin identity figures in which Hispanics may be of any race.[1]) **Our study showed that 75.6 percent of displaced homemakers are White, 6.4 percent are Hispanic, 15.6 percent are Black, and 2.3 percent are of other races.**

[1]In 1989, 33,112 Hispanic displaced homemakers were black, or 3.3% of all Hispanic displaced homemakers. When Hispanic displaced homemakers are not assumed to all be white, but are subtracted from their appropriate racial identity categories, the non-Hispanic white percentage of displaced homemakers increases slightly, from 75.3% to 75.6%, and the non-Hispanic black percentage decreases slightly, from 15.8 to 15.6%. While none of these differences are very large, the correct race/ethnic identity will be used in subsequent analyses presented here.

CHART 2. DISPLACED HOMEMAKERS:
Marital Status by Race

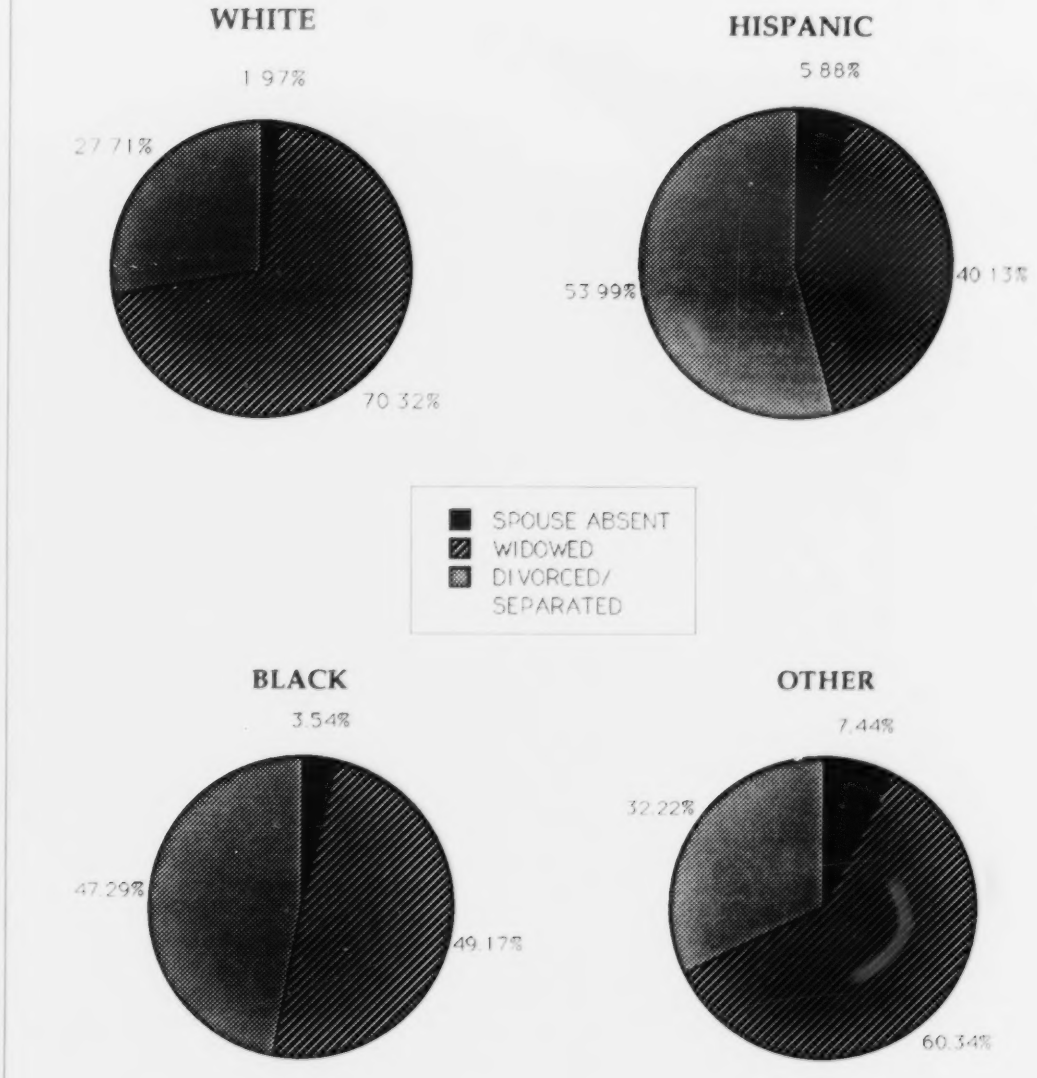


CHART 3. DISPLACED HOMEMAKERS AND RACE (1980 and 1989)

RACE	DISPLACED HOMEMAKERS 1980*	DISPLACED HOMEMAKERS 1989*	PERCENT INCREASE	DISPLACED HOMEMAKERS 1989**
White	8,936,320	10,144,755	14%	11,795,888
(%)	(78.2)	(76.2)		(75.6)
Hispanic	537,180	770,149	20%	1,006,791
(%)	(4.7)	(5.8)		(6.4)
Black	1,799,176	2,154,667	20%	2,434,905
(%)	(15.7)	(16.2)		(15.6)
Other	158,288	253,468	60%	362,929
(%)	(1.4)	(1.9)		(2.3)
Total	11,430,964	13,323,040	16.5%	15,600,512
(%)	(100.0)	(100.0)		(100.0)

* In these figures, using the 1980 definition of "race," all Hispanics are assumed to be White.

** In these figures, using the 1989 definition of "race," Hispanics may be of any race; approximately 3.3% of Hispanics in 1990 are Black, and almost all of the rest are White. These figures include non-householder displaced homemakers who were not included in the 1980 tabulations reported in the *Status Report on Displaced Homemakers and Single Parents in the United States*. Essentially these displaced homemakers are women who are sharing housing owned by others, usually relatives (see "Technical Note").

Displaced Homemakers and Age

The proportion of displaced homemakers in each age group in 1989 is about the same as it was in 1980. The majority are over the age of 65 (the actual figures are 54.4 percent in 1980 and 58.0 percent in 1989). Most of the shift between 1980 and 1989 occurred between the 55-64 year-old group, which lost 1.8 percentage points, and the 65 and older group, which gained 3.6 percentage points. The proportion of displaced homemakers who are younger—less than 35 years old—decreased slightly over the decade from 13.3 percent to 11.5 percent of all displaced homemakers. These changes probably reflect not only the aging of the American population in general, but also the decreased and delayed rates of marriage among younger American women.

Displaced Homemakers, Age, and Race

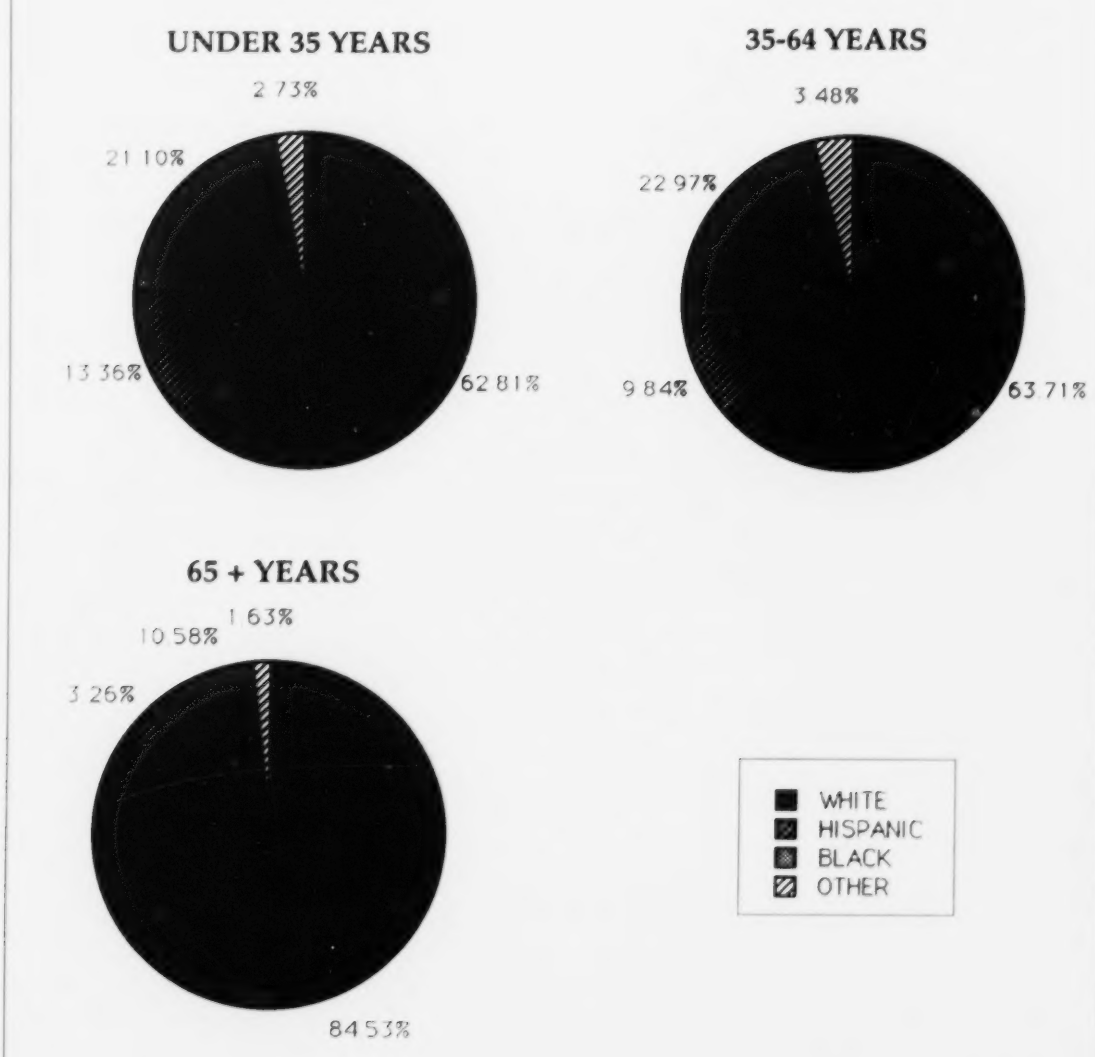
The increasing age of the displaced homemaker population is somewhat countered by the increased numbers of displaced homemakers of color, who are considerably younter than White, non-Hispanic displaced homemakers. Thus, while the median age of White displaced homemakers is 70 years, the median age of Hispanic displaced homemakers is only 51 years, and the median age of Black displaced homemakers is 60 years.

- The overwhelming majority of older displaced homemakers are White: 84.5 percent are non-Hispanic White in 1989. As a consequence of both longer average life spans of Whites generally, and the younger average age of women of color, the proportions who are Hispanic, 3.3 percent, Black, 10.6 percent and of other races, 1.6 percent, are the smallest for any age group.

- **Displaced homemakers ages 35-64 have considerable racial diversity: almost one tenth are Hispanic (9.8 percent), nearly one fourth are Black (23.0 percent), 3.5 percent are of other races, and 63.7 percent are White.**

- Younger displaced homemakers are similar to mid-life displaced homemakers in their proportion of Whites (62.8 percent) and Blacks (21.1 percent), but have a somewhat larger proportion Hispanic (13.4 percent), and fewer of other races (2.7 percent).

CHART 4. DISPLACED HOMEMAKERS:
Age by Race



Displaced Homemakers and Children

Many displaced homemakers have spent much of their lives raising children. Among displaced homemakers in their prime working years (ages 35-64), almost a third have children younger than 18 years old living with them.[2] Moreover, the majority of younger displaced homemakers have school-age children.

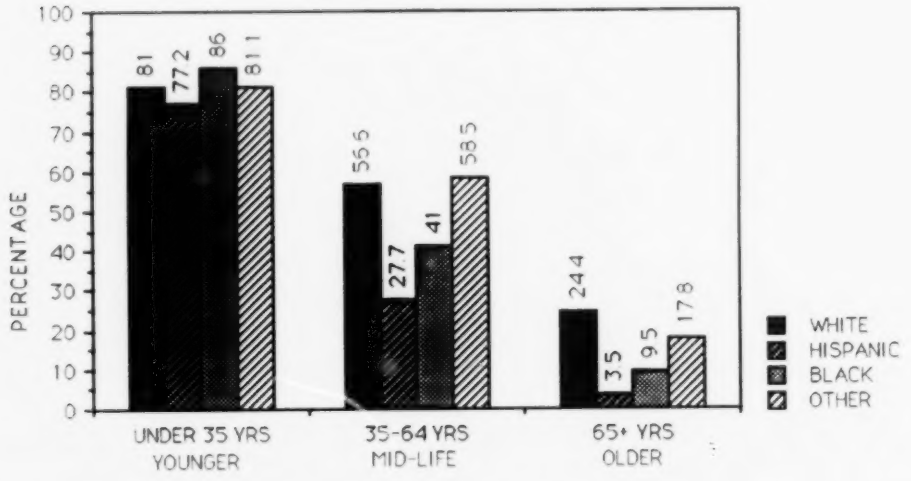
CHART 5. DISPLACED HOMEMAKERS:
Percentage with Children Younger Than 18 Years Old

AGE OF DISPLACED HOMEMAKER	*PERCENT WITH CHILDREN YOUNGER THAN 18 YEARS OLD*
<20	65.3
20-24	74.8
25-34	81.7
35-44	66.8
45-54	34.9
55+	6.5

One of the biggest differences between displaced homemakers who are White and minority displaced homemakers, is that the latter group is much more likely to have young children at home. Over half of Hispanic (53.1 percent), and more than a third of Black (36.3 percent), displaced homemakers have young children, compared to only a sixth of White displaced homemakers (16.9 percent). This is in part because minority displaced homemakers are younger, but even within the same age group, Hispanic and Black displaced homemakers are more likely to have children than are White displaced homemakers. For example, among mid-life displaced homemakers, only 27.7 percent of White, but 56.6 percent of Hispanic and 41.8 percent of Black displaced homemakers have children younger than 18 years old living with them.

[2] Of course, not all these children may be the displaced homemakers own children; this is especially true of older displaced homemakers, where the children are likely her grandchildren. She may be the primary source of support for her grandchildren or share a house with her grown child and their family.

CHART 6. DISPLACED HOMEMAKERS: Percent with Children Under 18 Years Old, by Age by Race



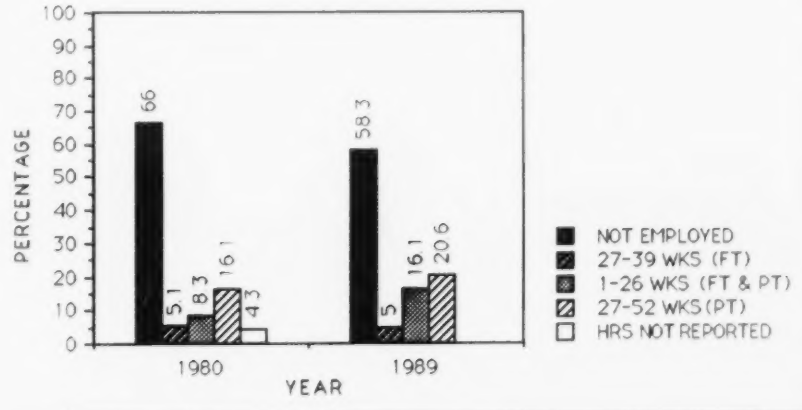
2. ECONOMIC STATUS OF DISPLACED HOMEMAKERS

Employment and Age

During the 1980s there was little change in the demographic profile of displaced homemakers—age, race, the presence of children—but there has been a dramatic increase in the proportion of displaced homemakers 35-64 years old who are employed outside the home, from one-third in 1980 to 42.9 percent in 1989, an increase of almost 10 percent.

However, this increase in employment among displaced homemakers in their prime working years (ages 35-64) has been among women employed either less than six months of the year (part- or full-time) or part-time for six to 12 months of the year. Between 1980 and 1989 the number of women working part-year nearly doubled from 8.3 percent to 16.4 percent, and the number of those working part-time increased from 16.1 percent to 21.4 percent. The proportion of displaced homemakers who work full-time for at least six, but less than nine, months of the year stayed the same—about 5.0 percent in both 1980 and 1989. (The numbers for **all** displaced homemakers are virtually unchanged: 16.1 percent work six or less months, 20.6 percent work part-time 6-12 months, and 5 percent work full-time 6-9 months.)

CHART 7. DISPLACED HOMEMAKERS:
Employment 1980 and 1989
Mid-Life Displaced Homemakers



Younger displaced homemakers (under 35 years old) had even higher rates of employment: 53.3 percent of all displaced homemakers younger than 35 years are in the paid labor force. In addition, younger displaced homemakers have a different work pattern. While more than half of employed displaced homemakers ages 35-64 work part-time for at least half of the year, and as much as 12 months, the most common pattern among younger employed displaced homemakers (about 6 out of 10) is to work for less than six months of the year, either part-time or full-time.

Of course, the trend towards increased paid employment among displaced homemakers is part of the larger trend for women in the work force. That is, more women are entering the paid work force, as well as increasing the number of hours worked. It should be noted that some women who were displaced homemakers in 1980 had entered full-time, year-round employment by 1989, and thus were no longer classified as displaced homemakers. We estimate that, during the 1980s, the single parent population was increased by roughly 1.1 million women who would have been classified as displaced homemakers, except they were employed full-time and year-round.[3]

In spite of this "loss," employment among displaced homemakers has increased significantly. This has occurred because more women who are, or became, displaced homemakers have **entered** part-time and/or part-year employment during the decade, than have **left** the status of "employed displaced homemaker." (Of course, one can leave by not only entering full-time, full-year employment, but also by leaving employment altogether, or remarrying.) **Thus, just among displaced homemakers in their prime working years, the net number who are employed has increased from 1.3 million in 1980 to 1.7 million in 1989.**

The substantial expansion of part-year and part-time employment among displaced homemakers over the 1980s means that displaced homemakers are trading their status of newcomer to the world of work for one of marginal status within the work force.

Employment and Marital Status

Not surprisingly, employment is related to marital status. Age is also an important factor. For example, only 12.6 percent of widows were employed, but because four-fifths of the widows

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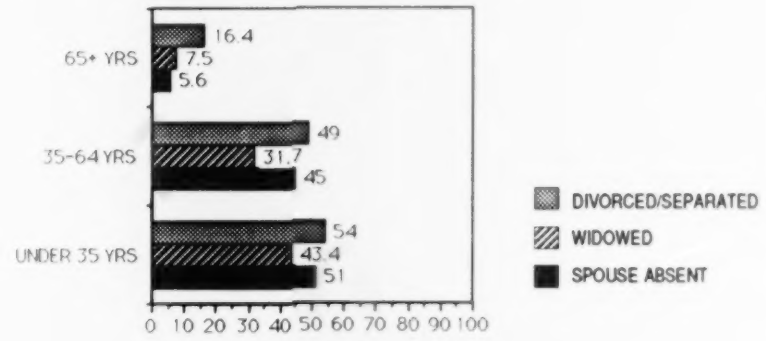
[3] Women who work full-time, year-round, but would otherwise be included in the count of displaced homemakers, are included in the single parent paopulation, if they have children under 18 years old, reported on in Section II of this report.

are over 65 years, and only 7.5 percent of older widows are employed, this is not surprising. Conversely, almost half of divorced and separated women are employed (45.1 percent). This is in part because the majority are under 65 years old and in their prime working years. Yet, in each age bracket, divorced or separated displaced homemakers are more likely to be employed than are widows of the same age. Within each marital status group, employment decreases as age increases.[4]

CHART 8. DISPLACED HOMEMAKERS:
Percentage Employed by Age by Marital Status



Employment and Race

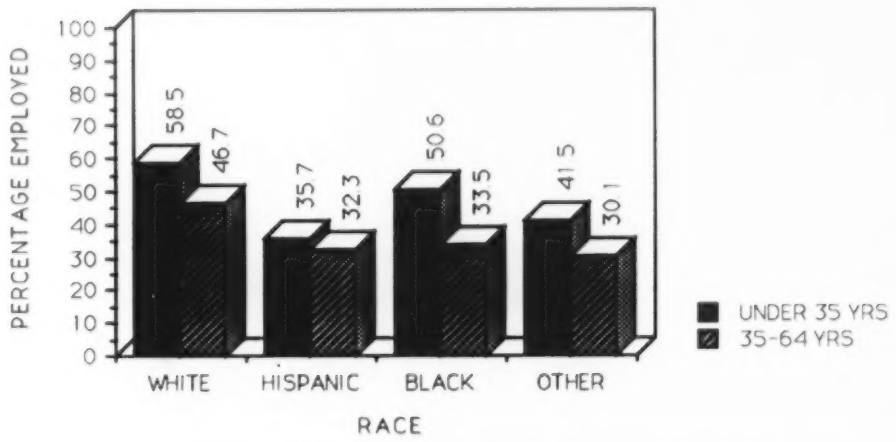
There are significant differences in the employment patterns of the various races. Among younger displaced homemakers (under 35 years old), Whites were the most likely to be employed—58.4 percent were in paid employment in 1989, followed by Blacks, (50.6 percent) and other race or ethnic groups (41.5 percent). Only about a third (35.7 percent) of younger Hispanic displaced homemakers were employed.

Among all displaced homemakers ages 35-64 years, Whites are the most likely to be employed, with 46.7 percent in paid work. About a third of each of the other racial groups in the same age

[4] The one exception is that of divorced or separated displaced homemakers ages 25-34, whose labor force participation rate is 51.8%. This is less than their younger counterparts, 62.0% of whom are employed, and less than divorced or separated displaced homemakers, ages 35-44, 57.0% of whom are employed. It is likely that responsibility for young children accounts for much of their lower employment rates.

range are in paid employment—32.3 percent of Hispanic, 33.5 percent of Black, and 30.1 percent of other races were working for pay by 1989. It should be noted that the lower labor force participation rate among displaced homemakers of color is countered by their high rate of employment in full-time, year-round jobs, and thus, their status as single parents rather than displaced homemakers.

CHART 9. DISPLACED HOMEMAKERS:
Percentage Employed by Race by Age



Employment and Children

Displaced homemakers with responsibility for children are somewhat more likely to be in the labor force. Almost half (47.8 percent) of all displaced homemakers younger than 65 years with children under 18 years are employed, compared to 42.2 percent of those without children.

However, this difference disappears, and in fact, reverses, when we also look at age. Among all younger displaced homemakers, those who have children are **less** likely to work: 51.7 percent are employed compared to 59.7 percent of younger displaced homemakers without children. Among displaced homemakers in their prime working years (ages 35-64), those with children are slightly more likely to work—44.4 percent compared to 40.2 percent for those

CHART 10A. DISPLACED HOMEMAKERS:
Employment by Children by Age

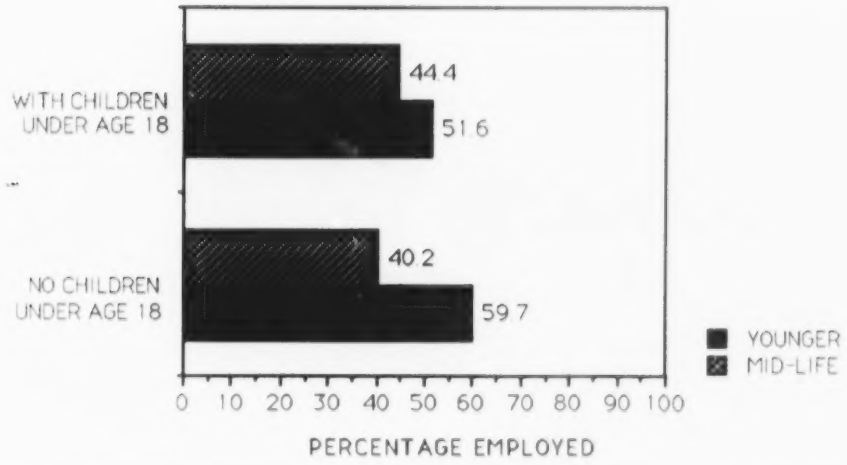
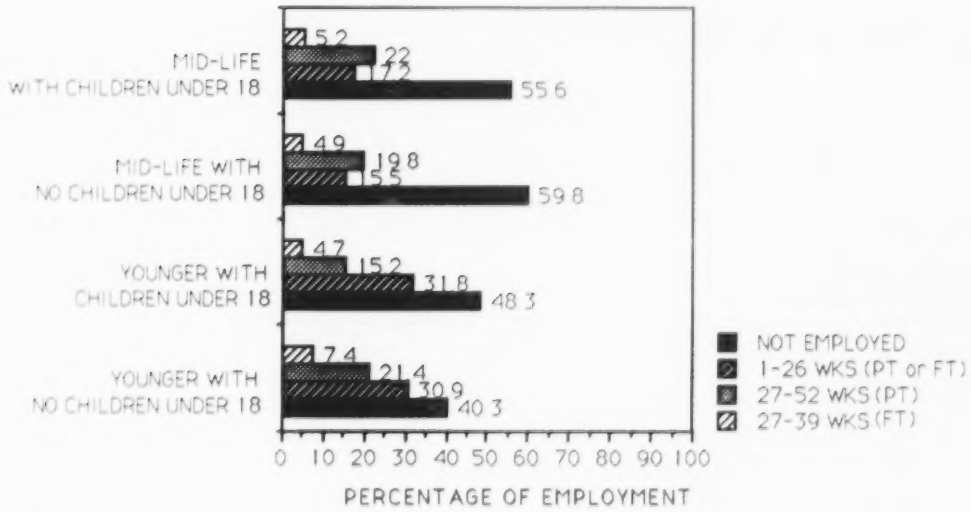


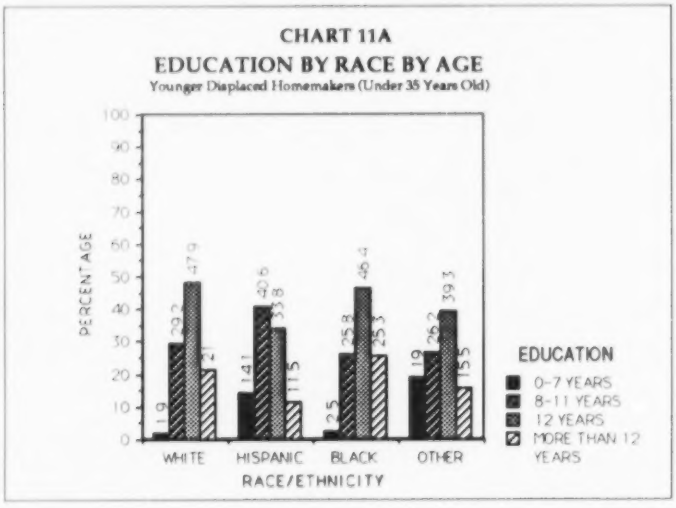
CHART 10B. DISPLACED HOMEMAKERS:
Type of Employment by Children by Age
For children under 18 years of age

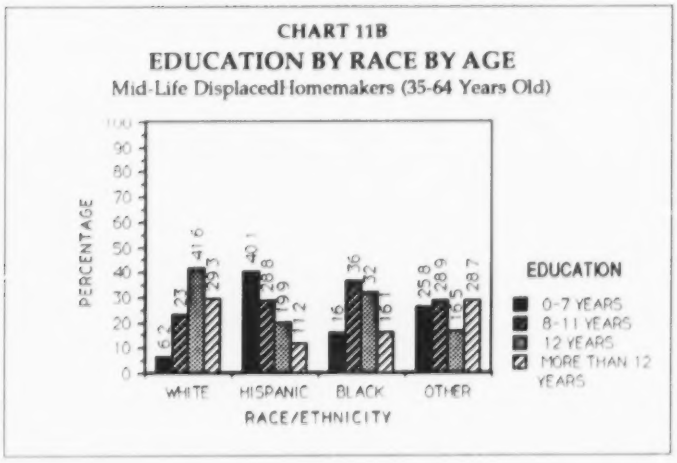


Those with children who are employed are more likely to work part- or full-time, for less than half the year, while displaced homemakers who do not have children are more likely to work part-time, six to twelve months, or full-time, six to nine months.

Education

During the 1980s, the number of displaced homemakers completing a high school education increased significantly. About one third of displaced homemakers have completed high school (35.2 percent), and an additional fifth (19.8 percent) have one or more years of college education. The remaining 45.0 percent have less than a high school education. At the beginning





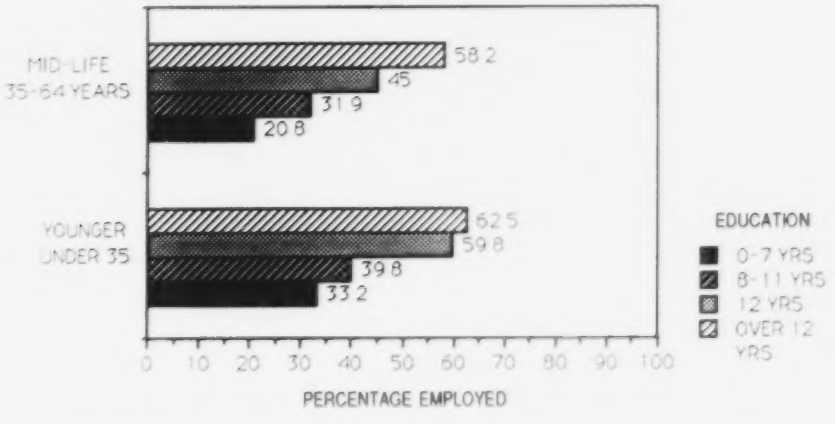
of the decade, the majority of displaced homemakers, 56 percent, did not have a high school education.

Education is strongly related to age. More than half of all displaced homemakers over 65 years old have not completed high school, while only a third of younger displaced homemakers (34.1 percent), and slightly more displaced homemakers ages 35-45 (39.2 percent), lack a high school diploma.

Educational attainment also varies greatly by race and age. Among younger displaced homemakers, Hispanics are least likely to have completed high school—54.7 percent have less than 12 years of schooling, compared to 31.1 percent of White and 28.3 percent of Black younger displaced homemakers. However, among displaced homemakers ages 35-64, Hispanics as well as Blacks lack education. More than two-thirds (68.9 percent) of Hispanic, and more than half (52.0 percent) of Black mid-life displaced homemakers, do not have a high school diploma (compared to 29.2 percent of mid-life White displaced homemakers who lack a high school diploma).

Lack of education is a strong barrier to entering employment. Among younger displaced homemakers, the percentage in paid employment rises with higher educational attainment. Thirty-nine percent of those who have not completed high school are employed, compared to 59.8 percent of those with a high school diploma, and 62.5 percent of those who have some college education or a college degree. Likewise, among displaced homemakers in their prime working years, the percentage employed increases from 28.4 percent for those who have not

CHART 12. DISPLACED HOMEMAKERS:
Education by Employment by Age



completed high school, to 45.0 percent for those who have completed high school, to 58.2 percent for those with one or more years of college.

Poverty and Near Poverty

The majority of displaced homemakers are still in households which have poverty or near poverty incomes: 57.4 percent of displaced homemakers were poor or near poor in 1989, compared to 60.8 percent in 1980. While the proportion of displaced homemakers who are poor[5] dropped slightly between 1980 and 1989, from 39.4 percent to 35.4 percent, the proportion who were near poor—that is, had incomes between the poverty level and 150 percent of the poverty level—increased slightly from 21.4 to 22.0 percent.

Poverty and Age

Poverty incidence varies greatly by age, with the most poverty found among younger displaced homemakers, and the least poverty—though still substantial—among older displaced homemakers. Thus, more than three-fourths (78.1 percent) of displaced homemakers under 35 years old are poor, while the poverty rate drops to 45.6 percent for those 35-64 years old. Almost a quarter (23.5 percent) of displaced homemakers ages 65 and older are poor, underscoring the importance of Social Security and related programs in preventing or alleviating poverty among older displaced homemakers.

Near poverty—having an income between the poverty threshold and 150 percent of the poverty level—has a somewhat different distribution, for it increases somewhat with age. Almost 10 percent of younger displaced homemakers have near poverty incomes (9.3 percent), with the proportion increasing somewhat for displaced homemakers ages 35-64 (17.3 percent). Among displaced homemakers over 65 years old, the proportion with near poverty incomes increases to 26.5 percent, and is greater than the number of older displaced homemakers with poverty-level incomes. **Again, as in 1980, the majority of displaced homemakers, in all age groups, have incomes that are inadequate; either below the poverty level, or between the poverty level and 150 percent of the poverty threshold.**

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[5] Because poverty figures are for the *household* rather than the individual, only figures for primary family heads and primary individuals are reported here. As in 1980, all subfamilies and secondary individuals are excluded in the poverty analysis.

Poverty is defined here using the official Census Bureau poverty thresholds, which vary by household size, age of householder, and the number of children and adults. In the 1989 poverty figures used here, the average threshold for a household of three was $9,435. That is, if the income for the year of a three-person household was $9,435 or less, that family or household would be considered poor; if their income was more than $9,435, but less than $14,125, they would be near poor.

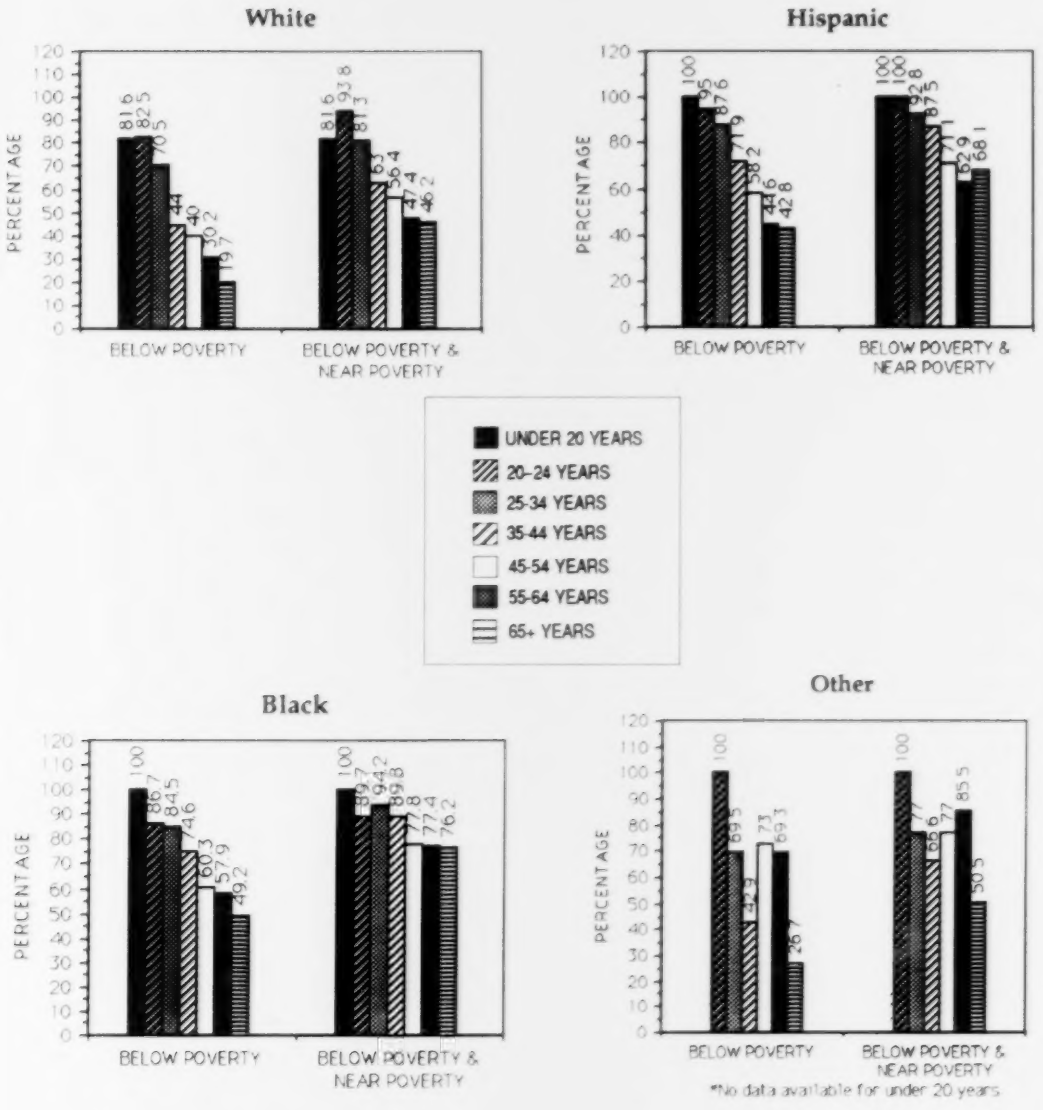
Poverty and Race

Poverty and near-poverty are much more prevalent among displaced homemakers who are women of color. Thus, while 27.8 percent of White displaced homemakers are poor, over 60 percent of Hispanic and Black displaced homemakers are poor (62.3 percent and 61.0 percent, respectively) and half (49.5 percent) of displaced homemakers of other races are poor. The proportion of Whites who are near poor, however, at 23.0 percent, is somewhat higher than the level found among Hispanics (15.7 percent), Blacks (20.1 percent), and other races (16.8 percent). Altogether, about half of White displaced homemakers, and three-fourths of Hispanic, Black, and displaced homemakers of other races, have inadequate incomes, and are living in or near poverty.

Racial differences are partially due to the younger age of displaced homemakers of color. When we examine each age group separately, the differences by race narrow greatly. Among younger displaced homemakers who are family heads, 77.2 percent of White, 91.9 percent of Hispanic, 87.4 percent of Black, and 88.2 percent of displaced homemakers of other races are poor. Among mid-life displaced homemakers, White poverty rates are higher than the overall average of all White displaced homemakers (33.9 percent compared to 27.8 percent, see above). The poverty rates for women of color displaced homemakers ages 35-64 are very close to their overall averages (60.7 percent, 61.5 percent, and 59.2 percent, respectively). Older (65 years and over) displaced homemakers again show strong racial contrasts; only 9.1 percent of older White displaced homemakers are poor, while 35.1 percent of Black older displaced homemakers are poor (the numbers are too small to estimate poverty rates for older Hispanic displaced homemakers or displaced homemakers of other races).

Most displaced homemakers who are "primary individuals," that is, who live by themselves, or have non-relatives sharing their housing, are older. Among displaced homemakers ages 35-64 who are "primary individuals," the poverty rate for Whites is 38.2 percent, compared to 68.0 percent for Blacks. Among older displaced homemakers, only 21.5 percent of Whites are poor, but 56.3 percent of Blacks are poor (again, the numbers are too small for Hispanics and displaced homemakers of other races).

CHART 13. DISPLACED HOMEMAKERS:
Poverty by Age by Race



N.B. COMBINED FIGURES FOR PRIMARY FAMILY HEADS AND PRIMARY INDIVIDUALS ONLY.

3. DISPLACED HOMEMAKERS AND THEIR HOUSING STATUS

Types of Living Arrangements

When presenting a demographic profile of displaced homemakers and their housing status, it is important to carefully define their different types of living arrangements in order to clearly understand the effects displacement has had on their lives. Displaced homemakers fall into two major categories of living arrangements: family heads or individuals. Each of these, in turn can be divided into three statuses: *(1) primary, (2) related secondary or subfamily, and (3) unrelated secondary or subfamily.*

Displaced homemakers who are family heads maintain a family of two or more persons related by blood or marriage, or adoption. For most displaced homemaker famly heads, the family consists of themselves as mother and one or more children. But it can also include two sisters, a daughter who takher father, etc. A displaced homemaker who is a family head may be "primary," which means that her housing is rented or owned in in her name, or she may be "secondary,"which means, simply, that she shares housing with another familyi, but is the ÈotherÈ family that is renting or owning the dwelling unit. These secondary families are called "subfamilies" by the Census, but they are the second (or third) family in a "doubled=up" (or "tripled-up") housing situation. "Doubled-up" families, secondary, or subfamlies, can be related or unrelated, depending upon whether they are related to the primary family head.

Displaced homemakers who are "individuals" do not head families or subfamilies. They also fall into three groups. "Primary" individuals live on their own, either alone, or with other related individuals, and they are the ones who own or rent the housing. "Secondary" individual displaced homemakers also live on their own, but neither own nor rent the housing in which they live. "Secondary" displaced homemakers may be unrelated—as when a widow shares the apartment of another unrelated adult; or they may be related—as when a widowed mother lives in the home owned by her daughter or son-in-law.

CHART 14. DISPLACED HOMEMAKERS AND THEIR LIVING ARRANGEMENTS (1980 and 1989)

	1980	1989	Change, 1980-89	% Change 1980-89
Family Heads:				
Primary	4,252,051	4,596,275	+344,224	+8.1%
Secondary/subfamily				
Related	267,816	292,832	+25,016	+9.3%
Unrelated	112,237	160,809	+48,572	+43.3%
Individuals:				
Primary	7,095,400	8,273,124	+1,177,724	+16.6%
Secondary				
Related	1,909,680*	1,819,696	-89,984	-4.7%
Unrelated	299,803*	457,776	+157,973	+52.7%
TOTAL	**13,936,986**	**15,600,512**	**+1,663,526**	**+11.9%**

Source: Tabulations of March 1980 and March 1989 CPS data.

* Not included in the 1980 *Status Report on Displaced Homemakers and Single Parents in the United States;* without these two categories, the total estimate for 1980 would be 11,727,503, which is about 2.6 percent higher than the 1980 Census-based number of displaced homemakers. (See Methodology Section)

Over the decade of the 1980s, the most dramatic increase in living arrangements was among unrelated families and unrelated individuals who are "doubled-up." "Doubled-up" unrelated famlies (or subfamilies) increased 43.3 percent over the decade, and "doubled-up" unrelated families increased by 52.7 percent. Altogether, there are almost 3 million displaced homemakers who are "doubled-up" family-heads or individuals (both related and unrelated), or about one out of five displaced homemakers. Whether these living arrangements are by choice or not, the data does not say. But given the high rates of poverty among displaced homemakers generally, it is likely that many displaced homemakers have few choices about their living arrangements.

Subfamilies/ Secondary Families, or Doubled-up Families

Displaced homemakers who head a family—which means two or more people related by blood, marriage, or adoption—but who do not themselves own or rent the housing in which they live, are called "subfamilies" by the Census. If they are related to the householder who an *unrelated subfamily*. The 1989 data shows that almost two-thirds of subfamilies—64.6 percent—are related. In less esoteric terms, these families are "doubled-up" or even "tripled-up." Whether by choice or economic necessity, they are sharing housing units usually meant for a single family.

The number of displaced homemaker subfamilies, or "doubled-up" families, increased by almost 20 percent between 1980 and 1989, and now accounts for 2.9 percent of displaced homemakers. (See Chart 14: Displaced Homemakers and Their Living Arrangements.) Of course, this still underestimates the extent of "doubling-up" because for each subfamily, there is a primary family that is also, by definition, experiencing shared housing. Thus, the phenomenon of families "doubling-up" is actually twice this size.[6] Some of these primary families could also be the families of displaced homemakers.

This large increase during the 1980s should not be surprising, for the supply of affordable housing has dwindled, and average housing costs have skyrocketed, at the same time that women's incomes have not even kept up with inflation.

owns or rents the dwelling unit, they are *related subfamilies*; if they are not so related, they are The 1989 data show that the majority, 57.9 percent, of all displaced homemakers live in owner-occupied housing. Of these, one out of five displaced hoemmakers live in housing owned by someone else living there. They are subfamily heads, unrelated individuals sharing living

[6] It is not twice the proportion of displaced homemakers, however, for not all displaced homemaker subfamilies live with a primary family that is also maintained by a displaced homemaker.

quarters (e.g., two widows sharing a house), or single displaced homemakers sharing the housing of relatives. This is a particularly common pattern among displaced homemakers who are heads of related subfamilies, e.g., a divorced mother and child who are living with her parents in a house owned by her parents. This pattern—living in housing owned by one's relatives—accounts for about four-fifths of displaced homemakers' subfamily heads who live in owned housing.

Displaced homemakers who are subfamily heads are more likely to be women of color than those who are not subfamily heads—three-fourths of displaced homemakers generally are White, while only two-thirds of subfamily displaced homemakers are White. While Black and women of other races or ethnicities have slightly larger proportions among subfamily displaced homemakers than among all displaced homemakers, the Hispanic proportion (11.8 percent) is almost double the number found among displaced homemakers generally (6.4 percent).

Subfamily displaced homemakers are considerably younger than displaced homemakers generally. Only about one-fourth (28.2 percent) are over 35 years (and none are over 65 years). About one-half (46.6 percent) are between the ages of 25 and 34, and the remaining one-fourth are under 25 years old.

About half of subfamily displaced homemakers are employed, which is a higher labor force participation rate than for displaced homemakers generally. In terms of age, however, this rate is lower than the total rate for displaced homemakers under 35 years, and higher than the rate for displaced homemakers ages 35-64 in general.

The poverty status of related famlies is not calculated separately from the rest of the family or relatives with whom they are sharing housing, although if it were, it would likely be very high. Poverty status of unrelated subfamilies is given separately, and it is generally very high: four out of five unrelated subfamilies are poor. All unrelated Black and 97 percent of unrelated Hispanic subfmilies are poor. All unrelated Black and 97 percent of unrelated Hispanic subfamilies are poor or near-poor, and 86.7 percent of White subfamilies are poor or near poor.

CHART 15. COMPARISON OF SELECTED SUBGROUPS OF DISPLACED HOMEMAKERS COMPARED TO ALL DISPLACED HOMEMAKERS

Characteristics	Secondary Secondary Families	Secondary Individuals (Related)	Individuals (Unrelated)	All Displaced Homemakers**
Total #	453,641	1,819,696	457,776	15,600,512
% of all displaced homemakers	2.9%	11.7%	2.9%	100.0%
Percent Related	64.6	100.0	0.0	13.5
Race (%)				
White	66.5	69.7	78.0	75.6
Hispanic	11.8	11.0	8.2	6.4
Black	18.7	13.8	10.2	15.6
Other	3.0	5.5	3.6	2.3
Age (%)				
<20	2.7	0.9	—	0.2
20-24	22.4	2.0	10.2	2.2
25-34	46.6	5.7	15.0	9.1
35-44	23.2	7.6	19.5	9.5
45-54	4.4	6.1	12.6	7.4
55-64	0.6	14.2	15.8	13.6
65+	-	63.5	26.9	58.0
% Employed				
<35	52.6	47.0	48.7	53.3
35-64	50.0	29.3	48.5	41.7
65+	—	3.1	4.3	9.2
Poverty Status (% Poor)				
White	75.7*	*	56.6	27.8
Hispanic	97.1		77.1	62.3
Black	90.9		83.7	61.0
Other	74.9		58.6	49.5
Housing (%)				
Own Housing	0.0	0.0	0.0	46.3
Share Owned	57.4	75.1	40.8	11.6
Share Rental	42.3	23.6	56.1	5.7

* Poverty status is not calculated separately for related subfamilies or individuals. Therefore, there are no figures here for related secondary individuals and the figures for secondary families are for unrelated secondary families only.

**This total includes displaced homemakers who are primary individuals and family heads.

Displaced Homemakers Who Share the Housing of Relatives
(Related Secondary Individuals)

There are nearly two million displaced homemakers who do not head families or households, but live with relatives. These displaced homemakers are classified as non-householder, related secondary individuals by the Census Bureau. An example is a displaced homemaker who lives with her daughter's family. Non-householder displaced homemakers are somewhat older than other displaced homemakers. Four out of five of these displaced homemakers are over the age of 55 (77.7 percent) and 63.5 percent are over 65 years.

Non-householder displaced homemakers are also somewhat more likely to be Hispanic or Asian compared to displaced homemakers who are family or household heads. Almost twice the proportion are Hispanic compared to all other displaced homemakers (11.0 percent vs. 6.4 percent), and the Asian proportion is over four times greater (4.7 percent are Asian vs. 1.5 percent of all other displaced homemakers). The Black proportion, however, is slightly less than the Black proportion among all other displaced homemakers, 13.8 percent vs. 15.6 percent. The higher proportion among Hispanics and Asians probably reflects cultural differences, such as a greater tendency to live in extended families. Among Asians, this is largely a case of elderly women living with their adult children: almost 90 percent of non-householder Asian displaced homemakers are over 55 years.

In part because of their higher average age, fewer of these displaced homemakers are employed outside the home compared to all other displaced homemakers: 14.2 percent are in paid employment, compared to 23.8 percent of all displaced homemakers. Among those who are 35-64 years old, the proportion is 29.0 percent, substantially lower than that of all other displaced homemakers ages 35-64 (41.7 percent). As with all other displaced homemakers, most work either part-time or part-year, and relatively few—only about one-seventh of these displaced homemakers who are employed—work full-time for part of the year (six to nine months).

Displaced Homemakers Who Share Housing With Non-Relatives
(Unrelated Secondary Individuals)

About 450,000 non-householder displaced homemakers do not head families or subfamilies, nor live on their own, but share housing owned or rented by someone else to whom they are not related.

Compared to all displaced homemakers, or displaced homemakers who live with relatives, these displaced homemakers are younger. One-fourth (25.2 percent) are under 35 years, half (47.9 percent) are between the ages of 35-64, and only one-fourth are over 65 years old (26.9 percent).

These displaced homemakers are slightly more likely to be White than all displaced homemakers. Seventy-eight percent versus 75.6 percent are White, but much less likely to be Black (10.2 percent compared to 15.6 percent of all displaced homemakers). About half of these displaced homemakers (under 65 years) are employed (48.6 percent), which is somewhat less than the employment rate for all younger displaced homemakers (53.3 percent), but somewhat higher than the rate for all mid-life displaced homemakers of 41.7 percent.

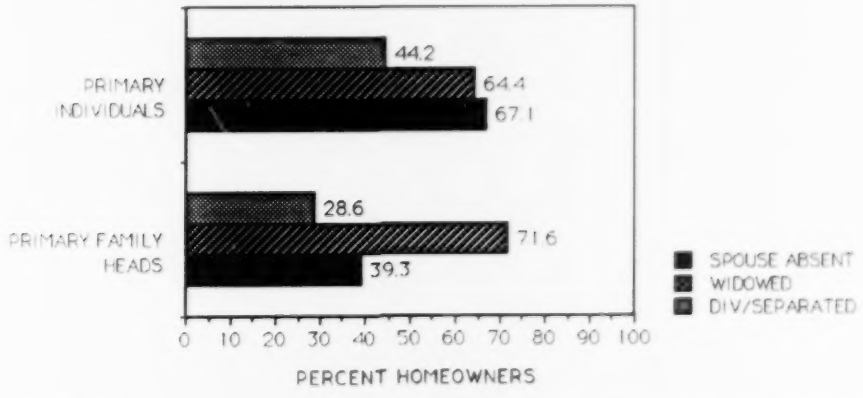
The majority of secondary displaced homemakers are poor (61.6 percent), with more than three-fourths of Hispanic and Black unrelated secondary individual displaced homemakers at or below poverty.

Homeownership

Homeownership among displaced homemakers has declined between 1980 and 1989, from 58.7 percent to 56.1[7] percent. Being a homeowner is related to marital status and living arrangements. Among widows, almost three-fourths (71.6 percent) of those who head households, and almost two-thirds (64.4 percent) who live by themselves or with non-relatives, are

CHART 16. DISPLACED HOMEMAKERS

Homeownership by Marital Status by Living Arrangements

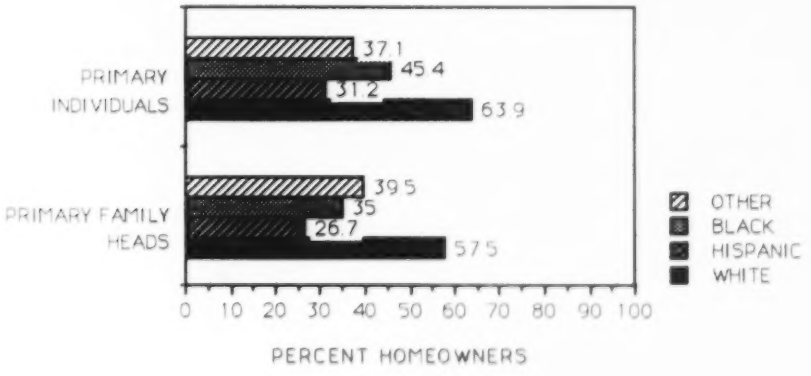


[7] These figures refer to only those displaced homemakers who are family heads or live on their own. Displaced homemakers who share the housing of others by definition cannot be homeowners.

homeowners. In contrast, only about a third of divorced or separated women are homeowners (34.6 percent) Only 28.6 percent of divorced or separated displaced homemakers who head households are homeowners, and only 44.2 percent who live on their own, or share with non-relatives, own their housing. Since 78 percent of households with a male householder (mostly married-couples) in 1987 were owner-occupied, a rough estimate of the cost of marital disruption is that **more than half of women who experience marital disruption through divorce or separation lose homeownership and become renters.**

CHART 17. DISPLACED HOMEMAKERS:

Homeownership by Race by Living Arrangements



Homeownership, Race, and Age

Homeownership is much more common among Whites than it is among any non-White group. Almost three out of five White displaced homemakers (57.5 percent) who maintain families alone, are homeowners, but only about one-fourth of Hispanic and one-third of Black displaced homemakers (26.7 and 35.0 percent, respectively), own their homes. Among displaced homemakers who live alone or with non-relatives, the rate of homeownership is slightly higher but with the same racial disparities: among White "primary individual" displaced homemakers, 63.9 percent are homeowners, while only 31.2 percent of Hispanic, and 45.4 percent of Black "primary individual" displaced homemakers, are homeowners. These differences are only partially a function of age. Homeownership rates increase with age within each racial group, and more White displaced homemakers than Hispanic, Black, or other displaced homemakers are in the older age categories (see above), especially the over 65 years category. But this still leaves large racial gaps in homeownership unexplained.

4. DISPLACED HOMEMAKERS: DISTRIBUTION BY STATES AND REGIONS

Because the data used for this report is drawn from a sample survey, rather than a complete decennial census, estimates for small groups cannot be made. In general, population estimates of less than 75,000 are not reliable. In the tables accompanying this section, states with less than 75,000 displaced homemakers are not reported separately, but are included in the regional totals.

The states and regions that have experienced the largest increases in the number of displaced homemakers over the 1980s are not surprising, for these are states which are generally experiencing population growth, particularly among older and retired persons. The state with the largest increase is New Mexico (over 70 percent), but other states had increases of more than 30 percent—Arizona, Kentucky, Louisiana, Maryland, Minnesota, Mississippi, Texas, and West Virginia. These states, with the exception of Minnesota, are located in the four regions with the greatest increases in displaced homemakers over the 1980s: South Atlantic (25.2 percent), East South Central (23.8 percent), West South Central (27.5 percent), and Mountain (43.0 percent).

Perhaps the most surprising changes are in states not located in growth regions, but which had substantial increases in the numbers of displaced homemakers. Indiana and New York, for example, both had increases of more than 20 percent, and Connecticut, Iowa,and Kansas all experienced increases greater than 15 percent.

CHART 18. DISPLACED HOMEMAKERS IN THE UNITED STATES

COMPARISON OF DISPLACED HOMEMAKERS, 1980 AND 1989

(NON-HOUSEHOLDERS EXCLUDED)[1]

STATE	1980 TOTAL	1989 TOTAL	# CHANGE	% CHANGE	1989 TOTAL (INCLUDING NON-HOUSEHOLDERS)[1]
ALABAMA	227,038	239,635	+12,597	+5.5	273,105
ALASKA	9,260	**	**	**	***
ARIZONA	111,996	158,138	+46,142	+41.2	185,411
ARKANSAS	130,072	159,293	+29,221	+22.5	180,564
CALIFORNIA	1,148,759	1,336,001	+187,242	+16.3	1,665,220
COLORADO	172,296	204,939	+32,643	+18.9	232,021
CONNECTICUT	144,070	168,516	+24,446	+17.0	200,337
DELAWARE	31,514	**	**	**	***
DISTRICT	50,213	**	**	**	***
FLORIDA	596,918	762,783	+165,865	+27.8	912,107
GEORGIA	290,890	335,512	+44,622	+15.3	396,896
HAWAII	26,072	**	**	**	***
IDAHO	20,266	**	**	**	***
ILLINOIS	632,375	600,176	-32,199	-5.1	718,474
INDIANA	257,182	318,458	+61,276	+23.8	353,178
IOWA	137,489	160,719	+23,230	+16.9	173,844
KANSAS	112,688	135,125	+22,437	+19.9	149,886
KENTUCKY	188,151	256,247	+68,096	+36.2	294,602
LOUISIANA	223,515	300,376	+76,861	+34.4	328,665
MAINE	58,445	**	**	**	83,924
MARYLAND	188,792	257,665	+68,873	+36.5	302,810
MASSACHUSETTS	322,274	307,906	-14,368	-4.4	357,081
MICHIGAN	445,685	495,436	+49,751	+11.2	571,950
MINNESOTA	186,376	245,781	+59,405	+31.9	259,090
MISSISSIPPI	123,447	166,852	+43,405	+35.2	190,012
MISSOURI	267,950	276,525	+8,575	+3.2	314,572
MONTANA	33,826	**	**	**	***
NEBRASKA	74,887	82,489	+7,602	+10.2	87,930
NEVADA	29,250	**	**	**	***
NEW HAMPSHIRE	37,862	**	**	**	***
NEW JERSEY	351,628	366,500	+14,872	+4.2	459,125
NEW MEXICO	49,849	86,472	+36,623	+73.5	95,721
NEW YORK	1,008,816	1,226,837	+218,021	+21.6	1,419,988
NORTH CAROLINA	284,956	365,771	+80,815	+28.4	413,345
NORTH DAKOTA	28,279	**	**	**	***
OHIO	554,177	569,046	+14,869	+2.7	650,168
OKLAHOMA	173,219	186,171	+12,952	+7.5	216,086
OREGON	138,693	123,858	-14,835	-10.7	130,549
PENNSYLVANIA	660,559	716,256	+55,697	+8.4	860,399
RHODE ISLAND	53,867	**	**	**	***
SOUTH CAROLINA	158,354	182,321	+23,967	+15.1	216,260
SOUTH DAKOTA	33,209	**	**	**	***
TENNESSEE	243,427	305,803	+62,376	+25.6	360,617
TEXAS	578,355	763,642	+185,287	+32.0	926,193
UTAH	46,550	**	**	**	77,425
VERMONT	23,914	**	**	**	***
VIRGINIA	217,370	282,206	+64,836	+29.8	344,735
WASHINGTON	195,826	178,265	-17,561	-9.0	212,676
WEST VIRGINIA	115,740	153,045	+37,305	+32.2	171,514
WISCONSIN	219,449	202,466	-16,983	-7.7	232,247
WYOMING	15,166	**	**	**	***
TOTAL	11,430,961	13,323,040	+1,892,079	+16.6	15,600,512

*As these numbers are based on a sample survey, not a complete census, populations smaller than 75,000 cannot be accurately measured and therefore are not reported.

[1]The 1980 and 1989 totals listed in columns two and three do not include displaced homemakers who were living with relatives or non-relatives. These "non-householders" are included in our most recent analysis, and are reflected in the totals listed in column six. The totals listed in column six reflect the most accurate count of displaced homemakers in the United States, but cannot be compared to the 1980 totals.

Sources: U.S. Bureau of the Census, 1980, STF, and 1989 Current Population Survey.

CHART 19. DISPLACED HOMEMAKERS BY CENSUS REGIONS

COMPARISON OF DISPLACED HOMEMAKERS, 1980 AND 1989
(NON-HOUSEHOLDERS EXCLUDED)[1]

REGION	1980	1989	# CHANGE	% CHANGE	1989 TOTAL (INCLUDING NON-HOUSEHOLDERS)[1]
NEW ENGLAND: CT, ME, MA, NH, RI, VT	640,432 (5.6%)	677,234 (5.1%)	36,802	5.7%	786,645 (5.0%)
MID-ATLANTIC: NJ, NY, PA	2,021,003 (17.7%)	2,309,593 (17.3%)	288,590	14.3%	2,739,513 (17.6%)
EAST NORTH CENTRAL: IL, IN, MI, OH, WI	2,108,868 (18.4%)	2,185,582 (16.4%)	76,714	3.6%	2,526,018 (16.2%)
WEST NORTH CENTRAL: IA, KS, MN, MO, NE, ND, SD	840,878 (7.4%)	968,718 (7.3%)	127,840	15.2%	1,060,881 (6.8%)
SOUTH ATLANTIC: DE, DC, FL, GA, MD, NC, SC, VA, WV	1,934,747 (16.9%)	2,422,292 (18.2%)	487,545	25.2%	2,852,367 (18.3%)
EAST SOUTH CENTRAL: AL, KY, MS, TN	782,063 (6.8%)	968,537 (7.3%)	186,474	23.8%	1,118,336 (7.2%)
WEST SOUTH CENTRAL: AR, LA, OK, TX	1,105,161 (9.7%)	1,409,482 (10.6%)	304,321	27.5%	1,651,507 (10.6%)
MOUNTAIN: AZ, CO, ID, MT, NV, NM, UT, WY	479,199 (4.2%)	685,488 (5.1%)	206,289	43.0%	776,018 (5.0%)
PACIFIC: AK, CA, HI, OR, WA	1,518,610 (13.3%)	1,696,110 (12.7%)	177,500	11.7%	2,089,228 (13.4%)
TOTAL DISPLACED HOMEMAKERS	11,430,961	13,323,040	1,892,079	16.6%	15,600,512

[1]The 1980 and 1989 totals listed in columns two and three do not include displaced homemakers who were living with relatives or non-relatives. These "non-householders" are included in our most recent analysis, and are reflected in the totals listed in column six. The totals listed in column six reflect the most accurate count of displaced homemakers in the United States, but cannot be compared to the 1980 totals.

Sources: U.S. Bureau of the Census, 1980, STF, and 1989 Current Population Survey.

KEY FACTS

SINGLE PARENTS IN THE UNITED STATES

WHO ARE THE SINGLE PARENTS IN THE UNITED STATES?

The single parent population increased by 80 percent during the 1980s, from 3.2 million in 1980 to 5.8 million in 1989. This population represents two distinct groups: mothers who are widowed, divorced, separated or have an absent spouse, and who work full-time, year-round; and mothers who have never been married and who work either full or part-time, full or part-year, or not at all. The majority of single parents (38.6 percent) are between the ages of 25 and 34; 22.2 percent are younger than 25 years; 29.3 percent are 35 to 44 years old; and 19.9 percent are 45 years and older. The average age is 33 years.

The proportion of single parents who are women of color increased slightly during the 1980s so that White single parents are no longer in the majority. Forty-six percent of single parents are White, down from 53 percent in 1980. Ten percent are Hispanic, 40.1 percent are Black and 2.8 percent are of other race or ethnic origins.

WHAT IS THEIR ECONOMIC STATUS?

Despite their high labor force participation, almost one-half of all single parents are in or near poverty in 1989: 32.3 percent are poor and another 15.3 percent had incomes above the poverty threshold, but within 150 percent of the poverty level. Never-married single parents were much more likely to be poor than those who were widowed, divorced, or separated: 63.1 percent of never-married single parents were in poverty and another 13.6 percent were near poverty, while 10.1 percent of formerly married single parents were poor and 16.6 percent had incomes just above the poverty level. Poverty is greatest among the youngest single parents and among those who are women of color.

HOW MUCH EDUCATION DO THEY HAVE?

Single parents have reached higher educational levels than displaced homemakers: 46.5 percent are high school graduates, another 28.3 percent have one or more years of college, and 25.2 percent have not completed high school. Most of those with educational deficits are very young and are more likely to be women of color.

ARE THEY WORKING?

Sixty-five percent of single parents work full-time for at least nine months of the year. Since 1980, the proportion of single parents who were working half a year or less jumped from 3 percent to 9 percent. Unemployment is higher among younger single parents and among those who are women of color.

WHERE DO THEY LIVE?

Like displaced homemakers, the number of single parents who are living in "doubled-up" housing situations has increased substantially, from 16 percent in 1980 to 23 percent in 1989. Unlike displaced homemakers, the majority of single parents who share housing live with relatives, rather than unrelated people. The majority of these "doubled-up" single parents are young, 51.0 percent are under 25 years of age.

In 1989, only one in four single parents owned their own homes. Sixty-one percent of single parents rent their housing, compared to less than one-fourth of two-parent families with children.

1. A DEMOGRAPHIC PROFILE OF SINGLE PARENTS

Who Are Single Parents?

For this data analysis, single parents are defined as women with children younger than eighteen years and who are living without a spouse. They have either never been married, or if they have been (i.e., are widowed, divorced, separated, or their spouse is absent) they are working full-time year-round. Never-married single parents may be working, full- or part-time, full- or part-year, or not at all.

How Many Single Parents Are There?

The number of single parents has increased dramatically during the decade of the 1980s, from 3.2 million in 1980, to 5.8 million in 1989, an 80 percent increase. Because the single parent population includes two distinct groups, this growth reflects two trends: the increasing number of women who have children out of wedlock, and the increased number of formerly married mothers who would be displaced homemakers, except they have entered full-time year-round employment.

Single Parents and Age

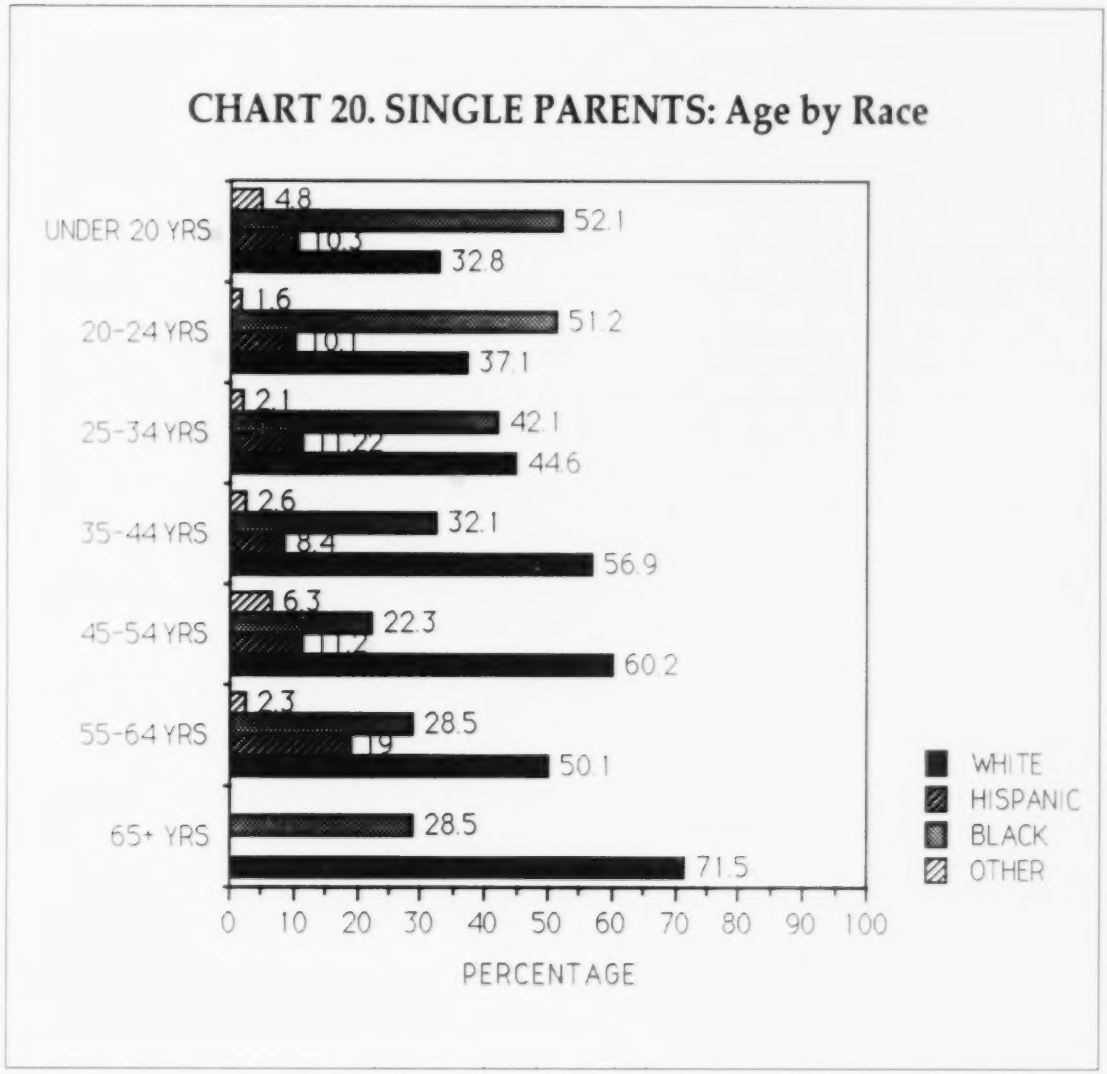
As in 1980, the single parent population is much younger than the displaced homemaker population. Almost thirty-nine percent of single parents are between the ages of 25 and 34 years. About a fifth (22.2 percent) of single parents are younger than 25 years old. The remaining 40 percent are older, with most (29.3 percent) falling into the 35 to 44 year old age range. These proportions are approximately the same as those of 1980.

Single Parents and Race

Single parents are a diverse group. The 1989 data shows that, 46.8 percent are White, 10.3 percent are Hispanic, 40.1 percent are Black, and 2.8 percent are other races or ethnic origins.[1]

[1] As with displaced homemakers, for comparison purposes, race/ethnicity is determined using the same method used in 1980: all Hispanics are assumed to be white, and the percentage non-Hispanic white is determined by subtracting the Hispanic percentage from the white proportion. Unless otherwise stated, however, elsewhere race/ethnicity is measured such that Hispanics may be of any race.

While the largest number of single parents are White, their proportion decreased over the decade. The proportions of Black and Hispanic single parents increased by about two percentage points each. The proportion of single parents who are women of color is roughly double that found among displaced homemakers.



The Age of Single Parents by Racial or Ethnic Group

Black single parents tend to be the youngest racial/ethnic group, with 29.0 percent less than 25 years old, and over two-thirds under the age of 35 (70.2 percent); Hispanic single parents are almost as young, with 63.8 percent less than 35 years old. In contrast, only 52.8 percent of White single parents are under 35 years of age.

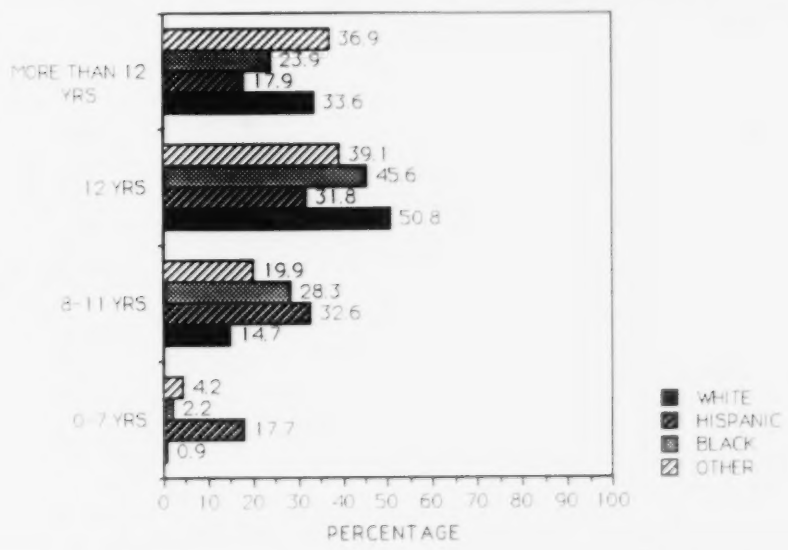
Marital Status of Single Parents

Just under half of these single parents were never-married (49.4 percent). The other half are divorced or separated (44.4 percent), widowed (4.4 percent,) or married with spouse absent (1.8 percent). As defined here, single parents are either women with children who have never been married, or are displaced homemakers with children, who work full-time year round. Single parents are split almost evenly between these two groups.

Educational Levels of Single Parents

Compared to displaced homemakers, single parents as a group are not as educationally disadvantaged. Almost half (46.5 percent) have completed high school, and another one-fourth (28.3

CHART 21. SINGLE PARENTS: Education by Race



percent) have some college education (or more). Only one-fourth have not completed high school. Moreover, most of those with educational deficits are very young. About 70 percent of single parents under the age of 20 have not completed high school, but of those 20-24 years old, only a third lack a high school diploma.

As was true among displaced homemakers, educational deficits are much more common for minority single parents. While only 15.6 percent of White single parents lack a high school diploma, more than three times as many Hispanic single parents (50.4 percent), and twice as many Black single parents (30.5 percent), lack high school diplomas.

2. ECONOMIC STATUS OF SINGLE PARENTS

Employment

About four out of five single parents are employed, most of them (64.9 percent) full-time and for at least nine months of the year. This largely reflects the inclusion of full-time, year-round women workers with children, who would otherwise be classified as displaced homemakers, and who account for about half (50.6 percent) of the single parent population. Not counting this group, about 56 percent of never-married single parents are employed, with about half of these (28.9 percent) working full-time year-round.

The relatively high level of employment among single parents—compared to displaced homemakers—is due in part to their younger average age, as well as to the way "single parent" is defined. At the same time, these employment patterns are somewhat different from those found in 1980. Although approximately the same proportions of single parents are in the labor force now as in 1980 (roughly four-fifths of all single parents), by 1989, fewer were working full-time year-round, and the proportion working half a year or less jumped from 3 percent to almost 9 percent of single parents.

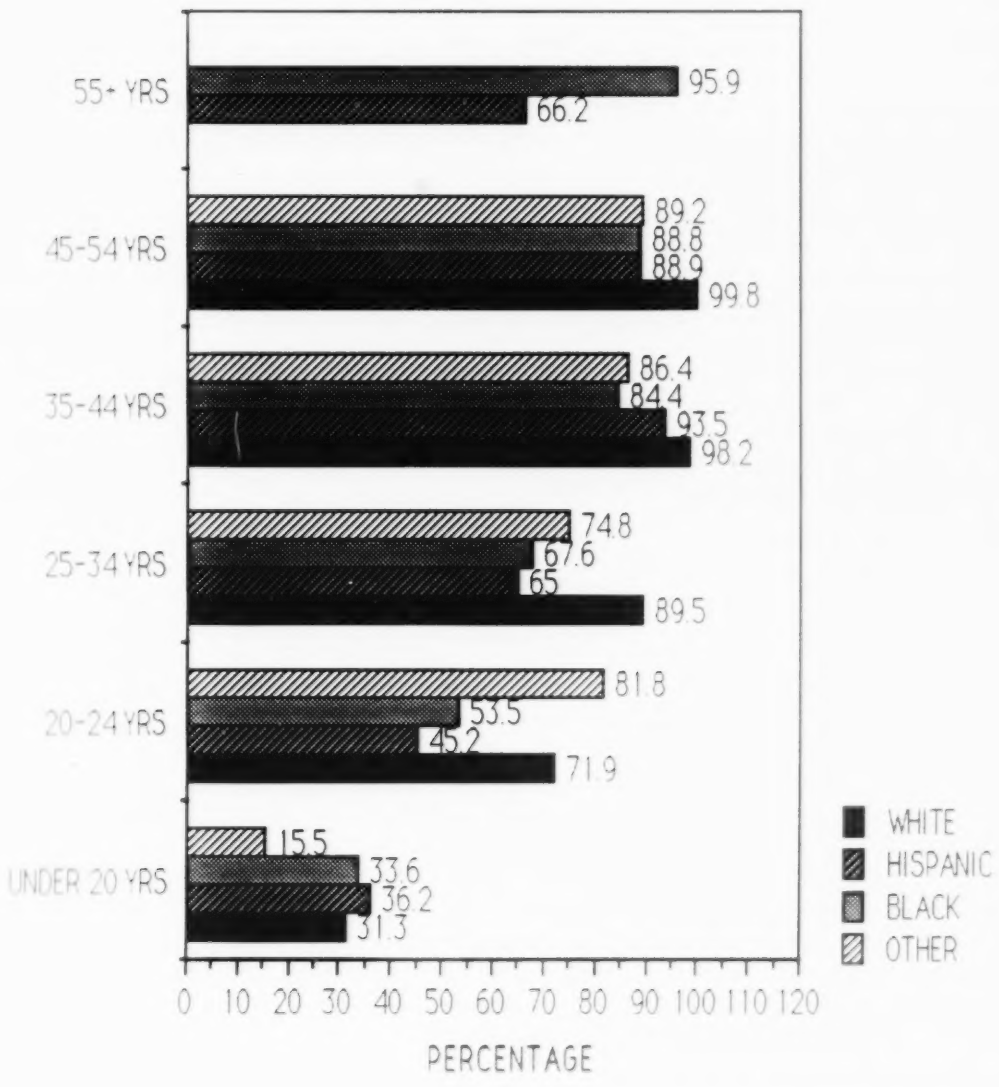
Employment and Age

Employment is very much related to age. The 1989 data shows that almost two-thirds (64.0 percent) of teenage single parents are not employed (although this is a decrease in unemployment since 1980, when about three-fourths did not work). The unemployed percentage drops to 40.0 percent for those ages 20-24 years, and 22.8 percent for those 25-35 years old. Of those ages 35-64, only 6.5 percent are not employed.

Employment and Race

While almost nine out of ten White single parents are employed (89.6 percent), about a third of Hispanic (31.0 percent) and Black (32.8 percent) single parents are **not** in paid employment. This is in part due to the higher minority percentage among never-married single parents (since by definition formerly married single parents are working full-time year-round). It is also due to the greater numbers of minority single parents who are very young, in their teens or early twenties—ages at which labor force participation rates are much lower (see above). Altogether, however, three out of five non-employed single parents are Black, and almost one in five is Hispanic or of other races or ethnic origins.

CHART 22. SINGLE PARENTS:
Percentage Employed by Race by Age



Poverty

In spite of their very high rate of labor force participation, almost one-half of single parents are poor or near poor.[2] A third (32.3 percent) of single parents have incomes below the poverty level, and another one-seventh (15.3 percent) are near poor—i.e., are above the poverty threshold, but less than 150 percent of the poverty level.

These poverty figures are an average of the very different economic circumstances of the two groups which make up single parents. Single parents who are widowed, divorced or separated, and work full-time year-round, have relatively low poverty rates: 10.1 percent have incomes below the poverty level, and 16.6 percent are near poor, i.e., they have incomes between the poverty threshold and 150 percent of the poverty threshold. In contrast, never-married single parents, who may work full-time, part-time, part-year, or not at all, have much higher poverty rates: 63.1 percent are poor, and an additional 13.6 percent are near poor. Four out of five poor single parents were never married. At the same time, one-fifth of all single parents are poor in spite of full-time, year-round employment.

Poverty and Age

As with displaced homemakers, poverty is greatest among the younger single parents. Almost 81 percent of teen single parents and 69.1 percent of single parents ages 20-25 are poor. Another 9.9 percent of teen parents and 12.2 percent of those 20 to 25 years old are near poor. The majority of single parents ages 25-34 have inadequate incomes. While they have a poverty rate near the average at 37.9 percent, a greater number are near poor—19.2 percent. Poverty and near poverty rates decrease as age increases for single parents.

Poverty and Race

Poverty and near poverty is experienced least often by White single parents. Only about a third are poor or near poor (18.4 percent of White single parents are poor, and 15.2 percent are near

[2] As was done with displaced homemakers, these figures exclude subfamilies, which are discussed separately below. The poverty figures reported here are not comparable to 1980, however, for the 1980 poverty figures reported in the *Status Report on Displaced Homemakers and Single Parents in the United States* included all displaced homemakers with children (i.e., those who work part-time and/or part-year, or not at all, as well as those who work full-time year-round), not just those defined as single parents. The figures reportered here are just for single parents as defined elsewhere in this report, i.e., never-married mothers with children and displaced homemakers with children who work full-time year-round.

poor). Among Hispanic single parents, the majority are either poor or near poor (43.7 percent are poor, and 16.9 percent are near poor). The highest poverty is found among Black single parents: 48.5 percent have incomes below the poverty level, and 15.0 percent have near poverty incomes.

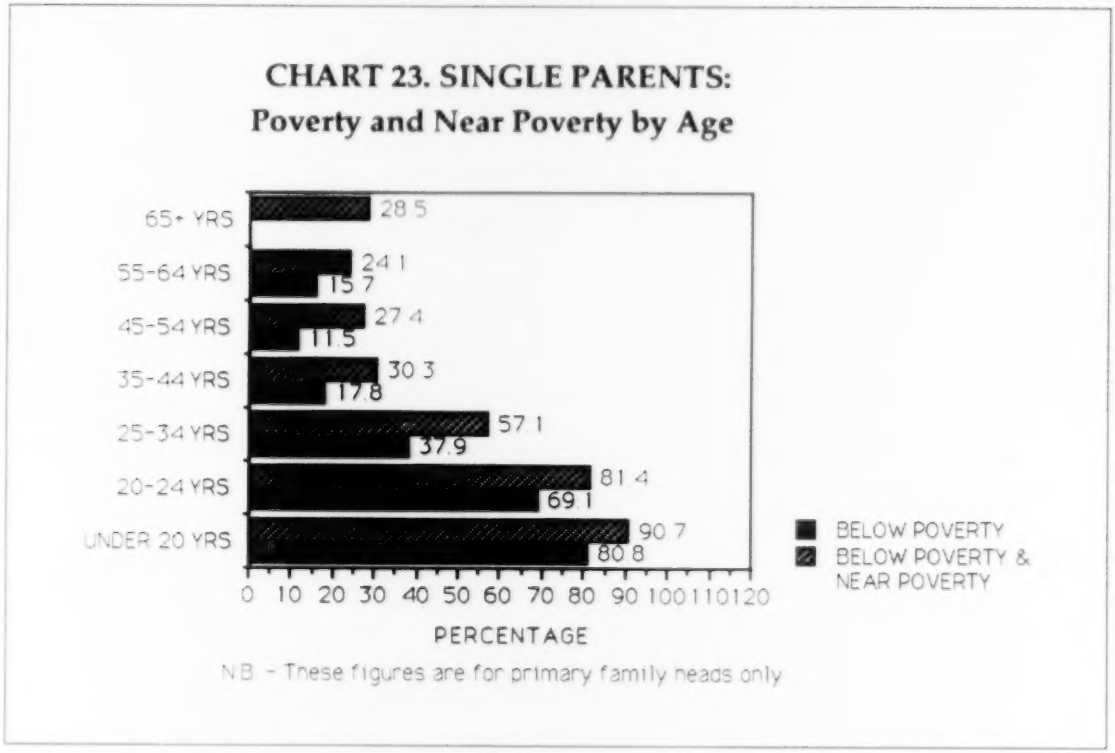
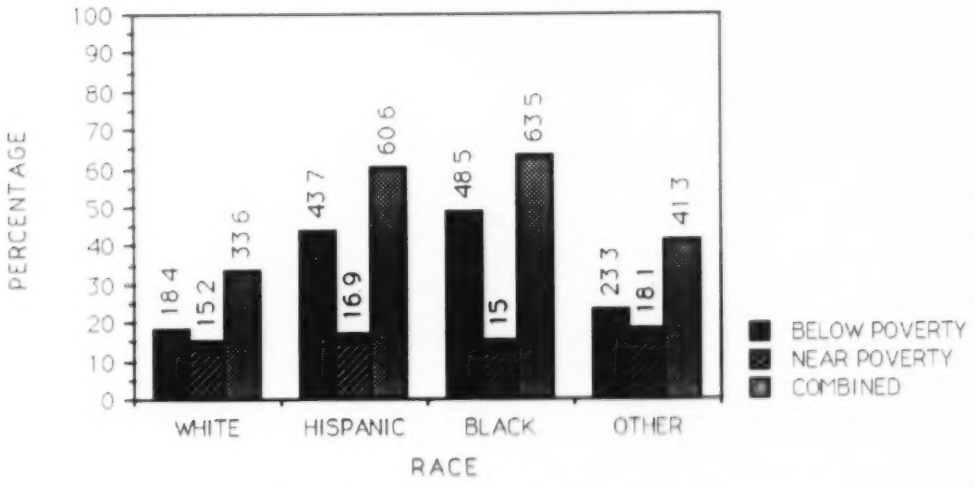


CHART 24: SINGLE PARENTS
Poverty and Near Poverty by Race



N.B. – These figures are for primary family heads only

3. SINGLE PARENTS AND THEIR HOUSING STATUS

The Living Arrangements of Single Parents

As with displaced homemakers, housing has become a greater problem for single parents. **During the 1980s, the proportion of single parents who "double-up" with relatives or an unrelated family has increased substantially, from about 16 percent to 23 percent of all single parent families, or 1.3 million families in 1989.** Most of the subfamilies, or single parents who are sharing the housing of others, are living with relatives (19.0 percent). The majority are young—51.0 percent are under the age of 25. Indeed, three-fourths of teen single parents (76.9 percent) share housing with another family, usually their parents or other relatives.

"Doubling-up" with another family is only sightly more common among minority single parents: 23.5 percent of Hispanic, and 27.8 percent of Black single parent families share housing with others, mostly relatives.

Whether cause or effect, "doubling-up" is highly associated with poverty. Related subfamilies' poverty status is calculated for the family as a whole; thus the fact that 31.6 percent of related subfamilies are poor and another 12.8 percent near poor means not only are many subfamilies poor, but approximately one-half million primary families with whom they live are also poor.

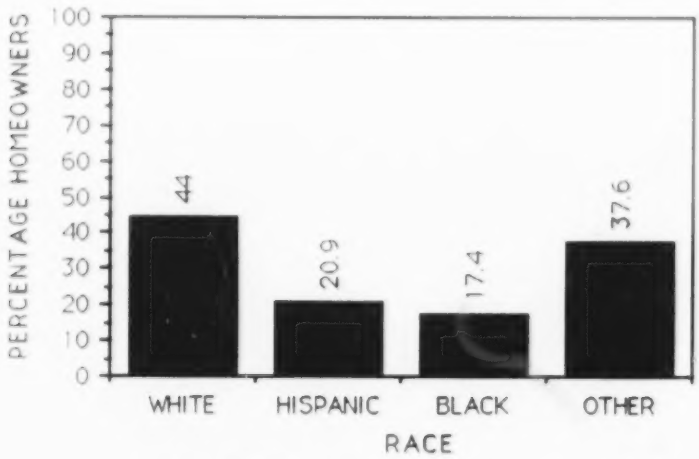
Poverty rates for unrelated subfamilies are even higher: 47.7 percent of unrelated subfamilies are poor, plus another 14.3 percent are near poor.

Homeownership and Single Parents

Three out of five (61.4 percent) single parents rent their housing, compared to less than one-fourth of two-parent families with children. **Only about one out of four single parents live in housing they own themselves.**

Homeownership varies by race. While 35.8 percent of all White single parents, (including secondary family heads) are homeowners, only 16.0 percent of Hispanic, and 12.5 percent of Black single parents own the housing in which they live.

CHART 25. SINGLE PARENTS: Homeowners by Race



N.B. – These figures are for primary heads only.

KEY FACTS

WOMEN RAISING CHILDREN ALONE

AN OVERVIEW OF WOMEN RAISING CHILDREN ALONE

The 1989 data show that 8.8 million women are raising children with little or no help from their children's fathers. More than half (55.1 percent) are divorced or separated; 32.4 percent have never been married, 9.1 percent are widowed, and 3.4 percent have an absent spouse. Fifty percent of these families are White, 34.9 percent are Black, 11.6 percent are Hispanic, and 3 percent are Asian, Native American or of other races. The median age of these single mothers is 33 years, and four-fifths are between 20 and 44 years old.

ARE THEY WORKING?

Single mothers have a higher labor force participation rate than all American women: 67.8 percent are in the paid labor force, compared to 61.4 percent of all women. Labor force participation is lowest among teen single mothers and is highest among women ages 35-44.

WHAT IS THEIR ECONOMIC STATUS?

The majority of women who are raising children alone have incomes which are inadequate: 44.6 percent are living below the poverty level, while another 14.8 percent have incomes that are within 150 percent of the poverty threshold. Poverty is highest among teen single mothers and women of color: 83 percent of teenage mothers are poor, while 59.7 percent of Hispanic and 56.3 percent of Black single mothers are living in poverty.

HOW MUCH EDUCATION DO THEY HAVE?

Approximately 25 percent of all single mothers have not completed high school. These women are more likely to be younger and women of color.

WHERE DO THEY LIVE?

Single mothers and their children are at great risk of becoming homeless: 20.3 percent are the second family, living in a "doubled-up" housing situation, while another 40 percent are renters, subject to increasing rents and limited affordable housing alternatives.

1. A DEMOGRAPHIC PROFILE OF WOMEN RAISING CHILDREN ALONE

Although they may have become single parents through very different means, women raising children alone face many common problems: needs for training, education, child care, and other services. **In this section, we combine two groups considered separately above: (1) displaced homemakers (divorced, separated, widowed, or spouse absent) who have children and either do not work at all, or work part-time and/or part-year, and (2) single parents who have never been married (of any employment status), or who are divorced, widowed, or separated and work full-time year-round.** By definition, all the women in this group either head families or "sub-families" (secondary or "doubled-up" families.) By combining these two groups, we get a complete picture of the range of experiences of all single mothers—regardless of marital status—in such areas as employment, education, and housing.

There are 8.8 million families where women are raising children alone. These single mothers may have been displaced by widowhood or divorce, or they may have never been married, but they all experience the economic burden of raising children alone, most with little or no help from the absent fathers. Their demographic profile shows both the similarity and diversity of single mothers:

- With a median age of about 33 years, they are relatively young compared to displaced homemakers as a group, but older than the public image of a "single mother," which for some has become virtually synonymous with "teen mother." Four-fifths are between 20 and 44 years old.

- More than half (55.1 percent) are divorced or separated; about a third have never been married (32.4 percent); and the rest are either widowed (9.1 percent) or have an absent spouse (3.4 percent).

- About half of families where women are raising children alone are White (50.5 percent), a third are Black (34.9 percent), one-ninth are Hispanic (11.6 percent), and the remainder are other races (Asian American, Native American, and others.)

Employment

Compared to all American women, women raising children alone have a high labor force participation rate: two-thirds (67.8 percent) have paid employment, compared to 61.4 percent of all American women. Moreover, of those who are employed, most work full-time year-round (62.8 percent), which is also higher than all women workers, only half of whom have full-time year-round employment.

The remaining two-fifths of employed single mothers are divided among those who work part-time for six to twelve months of the year (8.3 percent), full-time for six months or less (7.5 percent), part-time for six months or less of the year, or full time for at least six but not more than nine months of the year (2.8 percent).

Altogether, women raising children alone fall into three distinct groups: about 33 percent who are not in paid employment at all, twenty-five percent who work part-time and/or part-year, and the remaining (approximately 58 percent) who work full-time year-round.

Employment and Age

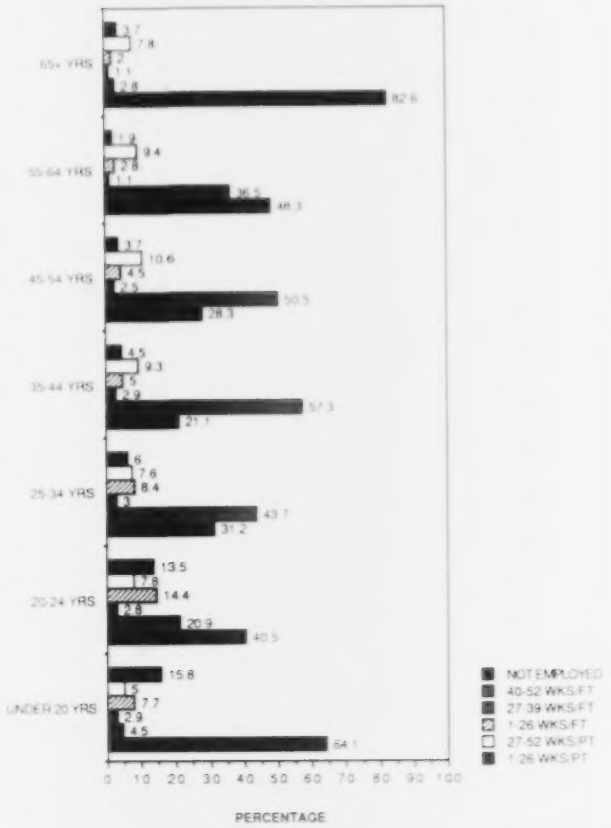
Labor force participation is lowest among teen single mothers—only about a third are employed—and then rises steadily with age, peaking with those who are 35-44 years old. Three fourths of single mothers 35-44 years old work full-time year-round. Other facts about single mothers and employment:

- Of the one-third of teen mothers who are employed, about half work part-time, and for six months or less; only one-eighth have regular full-time, year-round employment.
- About 60 percent of single mothers 20 to 24 years old are employed, a third full-time year-round, a third part-time (mostly part-year), and a third full-time but part-year.
- About 70 percent of single mothers 25 to 34 years old are employed. In spite of the fact that many have children who are quite young, the majority (63.5 percent) of those working do so full-time and year-round.
- Among single mothers 45 years and older, 60.0 percent are employed with two-thirds of those working full-time year-round.

Marital Status and Employment

Widowed and never-married mothers are the least likely to be employed: only about half are in the work force (53.6 percent and 56.0 percent, respectively). In contrast, more than three-fourths of divorced or separated women are employed. In part, this is due to the concentration of the latter group in the age ranges of 25-34, and 35-44 years—age groups with the highest labor force participation rates. However, within all age groups, divorced or separated women are more likely to be employed than either widowed or never-married single mothers.

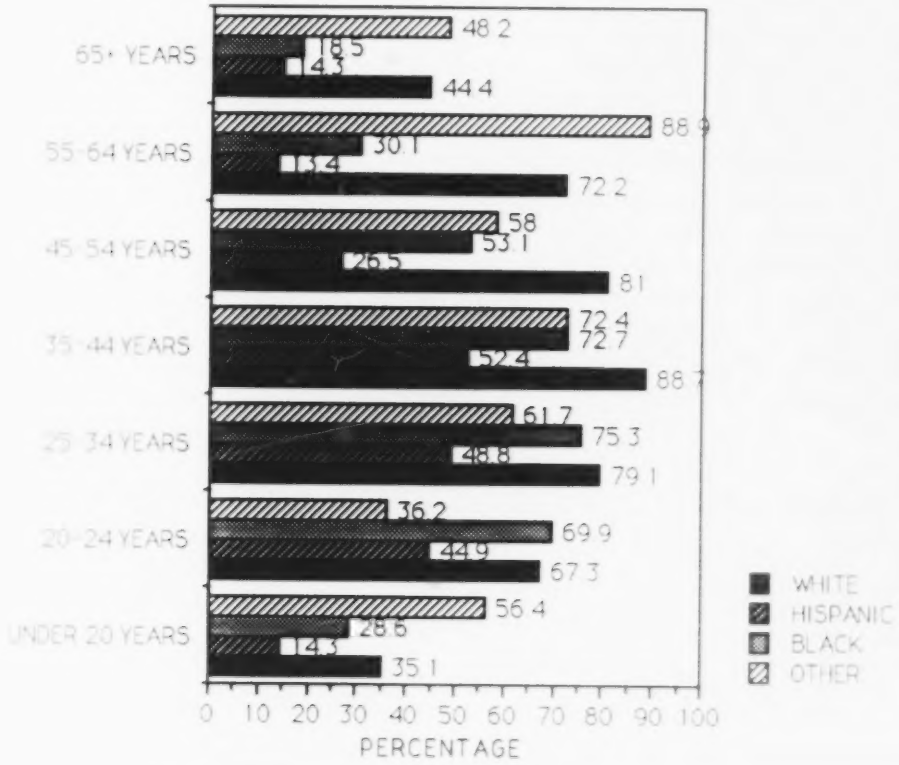
CHART 26. SINGLE MOTHERS: Age by Employment Status



Race and Employment

Employment is highest among White single mothers, with more than three-fourths in the labor force (76.6 percent). About three out of five single Black mothers (60.8 percent) are in paid employment. Half of Hispanic, and about half of single mothers of all other races (54.6 percent and 56.1 percent, respectively) are employed to some extent.

CHART 27. SINGLE MOTHERS:
Percentage with High School Diploma by Race by Age



Education

About one in twenty single mothers did not finish eighth grade; about one-fourth did not finish high school. These educational deficits are somewhat more common among the youngest single mothers—particularly teen mothers, some of whom are still enrolled in school—but some single mothers of all ages lack a high school diploma.

While only about one in five White single mothers lacks a high school diploma, one-third of Black, and over one-half of Hispanic single mothers have not finished high school. Moreover, Hispanic single mothers, especially older women (over 35 and especially over 45), have the lowest educational attainment levels. For example, almost one-fourth of Hispanic single

mothers 35-44 years old, have completed less than eight years of school.

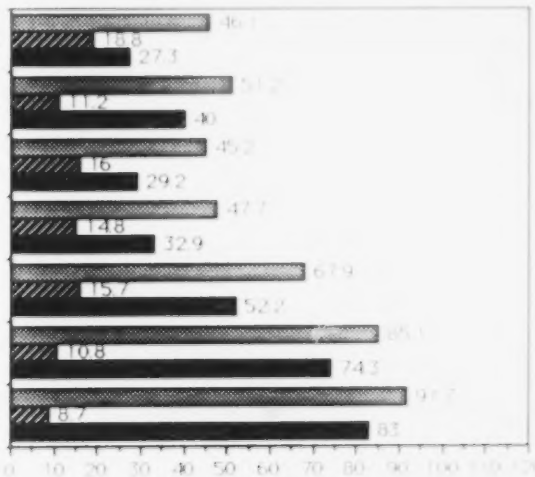
Poverty

Three out of five single mother families have inadequate incomes. Almost half of single mothers are poor (44.6 percent); another 14.8 percent are near poor, i.e., have incomes between the poverty level and 150 percent of poverty.

As in other parts of this report, these poverty figures are for "primary" family heads only. That is, "sub-families" or secondary families who are "doubled-up," sharing housing owned or rented by another family, are excluded here. If the secondary family is **related** to the primary family, both families are treated as one for the purpose of determining poverty status. Of single mothers who head "subfamilies" or secondary families, three-tenths are poor, and another one-eighth are near-poor.

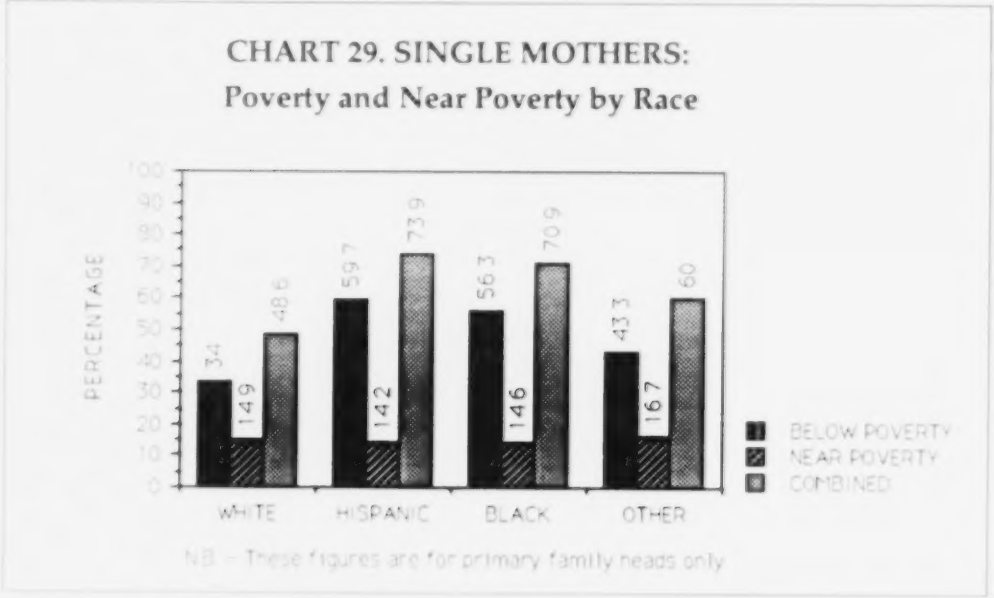
The poverty status of **unrelated** "doubled-up" families (sub-families who live with families to whom they are not related) is calculated separately, and it is very high: 60.6 percent are poor, and another 13.0 percent are near poor. Thus, whether it is cause or effect, the relationship between poverty and "doubling-up" is very strong: three-fourths of unrelated, and almost half of related, "doubled-up" families are poor or near-poor.

CHART 28. SINGLE MOTHERS: Poverty and Near Poverty by Age



Poverty and Age

Poverty among single mothers alone is highest among those who are teenagers: 83.0 percent are poor, and another 8.7 percent are near poor. Poverty rates drop with each successively older age group, but then rises again for the 55-64 year old single mothers. Near poverty rates rise somewhat with age, but are never above 16 percent, so that the total proportion of families in poverty or near poverty also drops as age increases (see chart). (Similar trends are found among related and unrelated "doubled-up" families, although the numbers involved in any one age-poverty status category are sometimes too small to be accurate.)



Poverty and Race

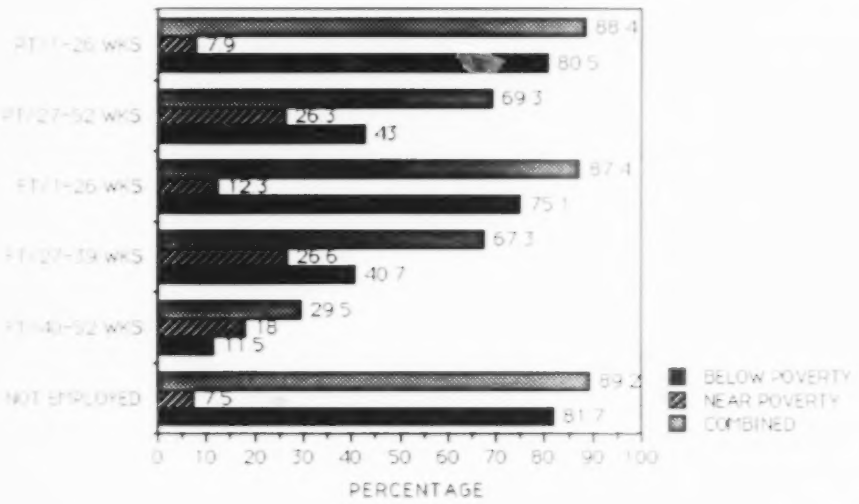
About one-third of White single mothers are poor, but about three-fifths of Hispanic and Black single mothers have poverty-level incomes (33.7, 59.7, and 56.3 percent, respectively). Near poverty rates are about the same, however, for women of each racial group, with about one-seventh with near poverty incomes (14.9, 14.2, and 14.6 percent, respectively). **Overall, this means that about one-half of White, and three-fourths of Hispanic and Black women, have**

inadequate incomes. (As with displaced homemakers and single parents, these figures exclude secondary or sub-families.)

Poverty and Employment

Among mothers heading families alone, there is a strong relationship between poverty and paid employment. Single mothers who are not in paid employment have the highest poverty rates: four out of five (81.7 percent) are poor. Almost as many single mothers who work only part of the year—six months or less—are poor, whether they work part-time (80.5 percent of

CHART 30. SINGLE MOTHERS:
Poverty and Near Poverty by Employment Status



N.B. These figures are for primary family heads only.

whom are poor) or full-time (75.1 percent of whom are poor). Poverty is lower for those who work full-time for six to nine months of the year (40.7 percent) or part-time six to twelve months (43.0 percent), but it is lowest for those who work both full-time and full-year (i.e., nine to twelve months), only one-ninth of whom are poor (11.5 percent).

Housing

Mothers maintaining their families alone are particularly vulnerable in the area of housing. **First, one out of five (20.3 percent), or 1.8 million single mothers, are "doubled-up," sharing the housing of another family, usually relatives.** In reality, the number of "doubled-up" families is greater. Some of the primary families are women-maintained families as well. Given the high rates of poverty and near poverty (see above), this suggests that this high rate of "doubling-up" is neither by choice, nor is the housing shared likely to be adequate for two families. In addition, we know from studies of homeless families that for some, "doubling-up" is followed a few months or a year later by homelessness.

Second, less than a third of women raising children alone, own their homes, compared to more than three-fourths of households with children that are maintained by men or married couples. As renters, they are subject to a housing market in which rents are rising faster than incomes, at the same time that the production of low-cost housing and housing subsidies have been severely cut back.

Combining the 4.7 million single mothers who are renters and the 1.8 million who are "doubled-up," yields a total of 6.5 million women raising families alone who are at risk of losing their housing; that is to say, these six and one-half million mothers and their children are subject to the vagaries of a housing market that, at best, is tight and expensive, and at its worst, is hostile.

Women of color who are single mothers are at an even higher risk of losing their housing. While "doubling-up" is not more common among women of color—except among Blacks, about one-fourth of whom are "doubled-up"—homeownership is significantly less common. While two-fifths of White women who head households own their homes, only about one-fifth of Hispanic and Black women and a third of other-race women, own their homes (42.6, 20.6, 18.9, and 34.6 percent, respectively). (These figures exclude women in "sub-families," i.e., who are "doubled-up," as by definition they neither own nor rent the housing in which they live).

CONCLUSIONS AND RECOMMENDATIONS

The last decade included many banner moments for women. Their importance in moving women closer to equal status in our society is not underestimated. However, these inroads and accomplishments may have resulted in a false sense of security about women's economic status, and their ability to achieve economic self-sufficiency.

The number of women entering the work force grew steadily over the last decade. So did the number of women entering the ranks of displaced homemakers, now totaling 15.6 million. An additional 22 million married women not in the labor force are at risk. Women who are married, but unemployed or working part-time or part-year are also vulnerable. For the majority of these women, change comes much more slowly. The data presented in this report leads to a number of conclusions and recommendations.

The profile of displaced homemakers mirrors that of the rest of the country—increasingly middle-aged and racially diverse. Unfortunately, displaced homemakers, especially those who are mid-life and older women or who are women of color, still face considerable barriers to becoming economically self-sufficient.

Education gains and increased labor force participation (part-time or part-year) over the decade have not resulted in a significant reduction in the number of displaced homemakers who are poor or near poor. Almost six out of ten of these women are still living below 150 percent of the poverty level.

In part, this is because the return on the education investment for women is much less than for men; i.e., another year of education or training is not worth as much in wages for a woman as it is for a man. It is still true that a woman with a college degree earns less on the average than a man who has only a high school diploma. In part this gap is due to the kinds of jobs women do—and the low wages associated with such traditional jobs as child care workers, clerical workers, waitresses, and retail employees. It is also due to the fact that even when women, especially women of color, do jobs demanding similar skill and education levels, they are not paid as much as men. Women's work, both in and out of the home, remains greatly undervalued.

There has been a shift to more displaced homemakers and married women having some attachment to the work force—an increased number of women are working part-time or part-year. "Donna Reed" has been joined by, but not completely replaced by, "Roseanne." However, when either of these women lose their primary source of income—their husband's—they are unlikely to have the skills or experience to move directly into employment that provides long-term economic self-sufficiency. Clearly, the need for programs that focus on the specific needs of women of all ages entering and re-entering the work force remains.

These women are still their family's primary caretakers. Though most displaced homemakers

are not responsible for dependent children, an increasing number of mid-life and older women will be responsible for adult family members. This is an additional barrier that will be even more apparent in the 1990s.

Displaced homemakers, like most low-income individuals and families, have been adversely affected by the decline in affordable housing during the 1980s. They have been forced by inadequate incomes to live with others in housing not built for more than one family. Although they have found an option (all too often temporary) to homelessness, it is certainly not the solution for a much greater societal problem.

The need for a strong, broad-based displaced homemaker and single parent movement has never been greater. The data clearly indicate that the more things change, the more they stay the same. Overall, we begin a new decade not significantly better than the last. Women remain economically vulnerable, many still "just a man away from poverty." Even with more education and work experience, economic self-sufficiency for too many must be a long-term goal. Most jobs held by women still do not pay wages that ensure a path out of poverty. Women of color are more poor and have more barriers to overcome. Older women still have less education and training that is needed to enter high-wage jobs. The number of women who must raise children alone continues to grow.

It will take a concerted effort among many—advocates, policy-makers, program providers, employers, and the women themselves—to affect **real** change for displaced homemakers and other economically vulnerable women. Unfortunately, many of our recommendations are no different than those based on the 1980 Census or earlier reports. The need for responsive public policy, strong local programs, partnerships with employers, and empowerment of the women we serve remains. Our agenda is not only unfinished, but must be expanded. It is an agenda that will in many ways determine our country's economic status in the future.

IMPLICATIONS FOR SERVICE PROVIDERS

The number of programs educating and training displaced homemakers and other women has grown tremendously during the last decade. They have helped millions of women become economically self-sufficient. But the findings of this report raise new, greater challenges for service providers. The scope and strategies for displaced homemaker programs must be expanded to meet these challenges and to ensure the availability of comprehensive services.

Programs must effectively serve all groups in the diverse displaced homemaker population. The majority of displaced homemakers are age 45 years and older; women of color are disproportionately represented among displaced homemakers ages 35-64. Both groups face additional barriers to achieving economic self-sufficiency. More emphasis must be placed on

developing and implementing strategies to recruit and serve these women. These strategies include targeted outreach, curriculum materials and activities that are relevant to a diverse participant population. Also critical is the availability of appropriate services such as adult dependent care, classes in English as a second language, basic skills and literacy, housing assistance and referrals and health care information, which facilitate successfully entering and remaining in the paid labor market.

Programs should focus on non-traditional and high-wage occupation career exploration and training for all women, regardless of age. The fact that even those women who are in the paid work force are still poor indicates that they are in low- wage, traditionally female jobs. Program providers should educate themselves on the full range of non-traditional and high-wage jobs available in their respective communities and aggressively develop and implement strategies and activities that will result in more women, in all age groups, choosing these occupations.

The mission of programs for women must be expanded from preparation for entry or re-entry into the labor market to entry and upward mobility in the labor market. The curriculum and training modules should help women obtain the skills and education they need to enter *and* move ahead in the work force. Labor market projections show that skill requirements will change more rapidly during the 1990s. Most jobs will require some postsecondary education. Workers who are flexible and have a range of skills and abilities will be the most successful. Programs for women should be designed and expanded to reflect these realities. Additions such as on-going career exploration and counseling for former participants and women in low wage jobs and services offered during the evening and weekend are important.

Programs must build broad-based support for improving women's economic status. Program operators must take leadership roles in expanding public awareness and community support for displaced homemaker and single parent issues. Aggressive public education campaigns must be implemented.

New partnerships, especially with business and industry, must be forged. Service deliverers should actively build relationships with employers, raising their awareness of the transferable skills and experience that displaced homemakers possess, educating them on ways to address work and family issues, and developing new opportunities for externships, on-the-job training, classroom training, and mentoring. Programs must also expand the roles they play within the community to include being players in the economic development activities that will shape program participants' opportunities for self-sufficiency.

IMPLICATIONS FOR PUBLIC POLICY

Job Training

The current federal job training system has inadequately served displaced homemakers and single parents. New initiatives are needed to improve the quality and quantity of services available to these women. In addition, amendments to existing employment and training programs are necessary to increase their access to skills training leading to high-wage jobs.

Because of displaced homemakers' minimal work experience, obsolete or rusty skills, and transitional life status, they most often need special and longer-term pre-employment or pre-vocational programs before entering skills training or the paid labor market. Traditional employment and training programs are not set up to meet their needs. Displaced homemaker programs, however, have been proven very cost-effective in providing the specialized services necessary for achieving economic self-sufficiency.

Unfortunately, there are inadequate resources available to strengthen these programs' services and their ability to coordinate with existing skills training programs. New legislation is urgently needed to fill the gaps. Such legislation should authorize critical pre-employment, life skill development, and support services especially for displaced homemakers, with adequate funding to provided these services in all states.

Much of the nation's job training services have tended to focus on youth and young adults. Older workers, especially displaced homemakers, have been under-served in comparison with their incidence in the eligible population. Given that mid-life and older displaced homemakers will need to be in the labor force for ten to thirty years before they can consider retirement, it is critical that the job training system invest in these potential workers.

Training through the JTPA system is delivered along very traditional lines for each gender. A vast majority of female JTPA participants receive classroom training in jobs traditional for their gender. These jobs are, by definition, low-wage and hold little promise for advancement. Most male participants receive on-the-job training in jobs traditional for their gender and which, not coincidentally, pay higher wages and offer more opportunities for improved pay and benefits over time. Clearly, women need access to training that will provide them with the highest possible wages, benefits and opportunities for advancement. The JTPA system must actively promote those training opportunities for women and remove any barriers to them entering and completing job training programs.

Structural barriers to displaced homemakers' participation in JTPA must be removed. Inappropriate definitions of family income exclude thousands of economically disadvantaged displaced homemakers from service. In addition, the JTPA system's deliberate lack of focus on pre-employment, life skill development and support services cause many displaced home-

makers who do enroll to drop out before they can obtain the training services JTPA offers. In many communities, JTPA is the only source of many types of subsidized training for low-income displaced homemakers. The system should be required to include this population in goals and targeted groups included in job training plans.

Vocational Education

The 1990 amendments to the Carl D. Perkins Vocational Education Act specifically name displaced homemakers as a target population for services, along with single parents and homemakers, acknowledging the great numbers of displaced homemakers that need vocational education services. States must respond by placing at least as much emphasis on services to displaced homemakers as they do for single parents. Access to non-traditional training programs is a key to mid-life and older displaced homemakers economic self-sufficiency, and should be emphasized equally with displaced homemakers and single parents.

Housing

As the growing number of "doubled-up" families illustrates, displaced homemakers and single parents are hard hit by the current affordable housing crisis. Only a reversal of the federal housing policy of the last decade, combined with new and innovative strategies that specifically address the needs of low income families, will allow displaced homemakers and single parents the opportunity to live in affordable, safe, and decent housing.

That opportunity can only be provided through adequate housing assistance programs. This means increased rental assistance, increases in the supply of affordable housing through preservation, construction, and rehabilitation programs, enforcement of housing discrimination laws, expansion of homeownership programs for low income individuals and families, emergency mortgage assistance and availability of these programs for voluntary, alternative living arrangements such as shared housing.

Education

Education has been identified as an important component for this country's success in the global marketplace as well as for women's success in the labor force. The future will place even greater demands on workers for education and training at the postsecondary level. However, nearly half of all displaced homemakers have not even completed high school. Every effort must be made to increase displaced homemakers' opportunities for increasing their education levels. These efforts must span the range from basic skills and literacy to advanced training and education. Special efforts should be made to reach out to those such as older women, not

a mid-life or older woman from becoming a fully productive member of the work force. Because so few adult dependent care services are available, it is a problem that often goes unreported. Community needs assessments supported by the public and private sectors are the first step in gaining a handle on this issue. Once the need is documented, developing and implementing a plan supported by government aging agencies, education and training program providers, and business and industry will help both working caretakers and employers.

Family and Medical Leave

Unemployment as a reward for meeting family responsibilities or as a result of an extended illness is unfortunately still a reality for too many American workers. Single parents and displaced homemakers in particular are less likely to work for employers whose benefit package (if benefits are offered) includes family and medical leave. National policy that covers all workers, along with employer initiatives that recognize family responsibilities and are supportive of workers facing medical crises will strengthen the American family, lessen the reliance on government support programs, and increase worker productivity.

IMPLICATIONS FOR NON-GOVERNMENTAL INCOME SUPPORT

Child Support

Three out of five mothers raising families alone have inadequate income. Still too many children are not awarded support from their absent parent. For other families, low awards and partial or late payments result in economic hardship. While child support alone will not lift every family out of poverty, their numbers will be greatly reduced with a coordinated nationwide child support enforcement system that can ensure adequate awards and full, timely payments. Child support laws should be stringently implemented and enforced at every level.

Alimony

Alimony has traditionally been awarded as a punishment of the "offending spouse." With the advent of no fault divorce, the "punishment" incentive was lost and the need for such awards was obscured by the increased labor force participation rates for women. In the first year after divorce, on average, women and their children suffer a 73 percent decline in their standard of living, while their husbands enjoy a 42 percent rise. Only 14.6 percent of divorced women receive awards, and very often they do not receive full and/or timely payment.

As this report shows, the need for income support has not gone away. The years spent as homemaker put a woman at a disadvantage in the work force. Her earning potential is less because of her status as a woman, her lack of paid work experience and the undervaluing of the skills and experience she acquired as a homemaker. Alimony awards should reflect both the woman's role as an equal partner in the marriage—contributing to her spouse's earnings-and her own lowered earning potential.

IMPLICATIONS FOR EMPLOYERS

The data in these analyses support the conclusions of many other reports projecting that the labor force of the future will be increasingly made up of women and minorities. Many of those new entrants to the work force will be displaced homemakers.

Employers must begin now to adopt new methods of recruiting, training, and retaining these so-called "non-traditional" workers. This will require adapting interviewing processes to identify transferable skills of potential employees, and providing sensitivity and effectiveness training for personnel officers and managers who will be hiring and supervising these new workers.

Employers must become partners with their employees, working to integrate family needs in the work force. In order to keep morale high and retain the best and brightest among their workers, employers will not only have to pay these workers a living wage and offer benefits and opportunities for advancement, they will also have to respond to other needs of their workers. Forward-thinking businesses will begin now to provide such services as child and adult dependent care, family and medical leave and other work/family-related services that are crucial to America's labor force.

In reaching out to recruit non-traditional workers such as displaced homemakers and single parents, employers will do well to work closely with local displaced homemaker and single parent programs that provide education, training and support to these populations. These programs are preparing potential employees who are anxious to succeed in the labor market and have received the job readiness training that will ensure that success. Employers can support local programs, and thus increase the pool of qualified potential workers, through participating in program advisory councils, providing workshop leaders from the human resources department, making financial contributions and initiating joint demonstration projects.

A TECHNICAL NOTE

In 1980, only displaced homemakers who were "householders" were included in the data analysis. That is, displaced homemakers who were not family or subfamily heads, nor who lived on their own in housing they owned or rented themselves, were not included in the analysis of the 1980 Census data reported in *A Status Report on Displaced Homemakers and Single Parents in the United States*. Some of these displaced homemakers are unrelated individuals—for example, when two widows live together, the second widow who neither owns nor rents the housing would be the one excluded. Most of these displaced homemakers, however, are relatives living with family members; that is, they do not own or rent their own housing, but share the housing owned or rented by family members. A widow who lives with her daughter and son-in-law in their house falls into this category.

Using the Current Population Survey (CPS) collected in March, 1989, we estimate that in 1980, there were 457,776 unrelated individuals sharing housing owned or rented by someone else, and about 1,819,696 displaced homemakers who lived in the homes of relatives.

In order to make the numbers comparable, our analyses, which **compare 1980 and 1989**, do not include these two groups of displaced homemakers. In analyses that refer *only* to 1989, these non-householder displaced homemakers are included, unless otherwise noted. In general, when the phrase "all displaced homemakers" is used, this refers to the more inclusive definition, i.e., it includes displaced homemakers sharing the housing of relatives or non-relatives.

Finally, note that the data reported here were collected in March 1989, and therefore, in most instances refer to 1989—e.g., marital status, age, etc. The two exceptions are employment and poverty status; in both cases, the experience over the entire calendar year, 1988, is used to determine employment patterns, and poverty status. Though technically these figures are for 1988, for clarity, and to be consistent with the first report, **all** figures will be referred to as "1989."

METHODOLOGY

Our analyses are derived from estimates from the Current Population Survey (CPS) conducted in March 1989. Numbers reported for 1980 are drawn, for the most part, from the 1980 Census figures reported in The Status Report on Displaced Homemakers and Single Parents in the United States. In some instances, for example, housing status, which was not reported in the 1980 report, estimates were derived from the March 1980 CPS. Using the same definition of displaced homemaker as was used with the Census data, the March, 1980 CPS yields an estimated number of 13,936,986 displaced homemakers, which is 2.6 percent higher than the Census-based number.

Because the numbers reported here are based on a sample, and therefore subject to sampling error, population estimates for any group less than 75,000 are generally not reported.

The variables used were defined as follows:

Employment Status

"**Part-time**" is anyone who worked at least one but no more than 34 hours per week.

"**Part-year**" is anyone who worked at least one but no more than 39 weeks per year.

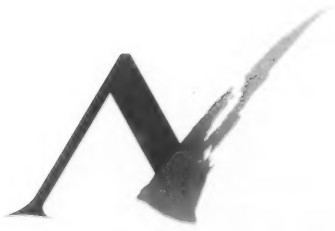
In 1980, some individuals responded to the Census that they were employed, but did not give their usual hours; in 1989, such missing information on the CPS was imputed.

Poverty Status

Poverty status is measured by comparing the resources (income) of the household to the needs of the household, as determined by the number of adults and children in the household. Unrelated or secondary individuals, and unrelated or secondary families (or subfamilies), are excluded from this calculation. A set of poverty thresholds are used, which vary by the size of the family, and the number of adults and children in the household.

The data presented in this report may be found in detail in a separate publication: *The More Things Change... Appendix Tables*. This publication is available for $5.00 from the National Displaced Homemakers Network. However, when either of these women lose their primary source of income—their husband's— they are unlikely to have the skills or experience to move directly into employment that provides long-term economic self-sufficiency. Clearly, the need for programs that focus on the specific needs of women of all ages entering and re-entering the work force remains.

The National Displaced Homemakers Network is dedicated to empowering displaced homemakers of all racial and ethnic backgrounds and assisting them to achieve economic self-sufficiency. The Network affects public policy by working with lawmakers and business leaders to create and strengthen programs that help displaced homemakers in achieving these goals. The National Network is committed to ongoing, comprehensive public education to build awareness of the needs of displaced homemakers. The National Network collects data, disseminates information, provides technical assistance and acts as a communication link to the more than 1,000 programs, agencies, and educational institutions that provide job training and other vital services to America's 15 million displaced homemakers.



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